

2000-2005 HOUSING ELEMENT

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Prepared by:

Karin Pally Associates

607 Strand Street

Santa Monica, CA 90405

Phone: (310) 399-1921 FAX: (310) 399-5752

Email: kpally@earthlink.net

CITY OF BIG BEAR LAKE 2000 – 2005 HOUSING ELEMENT

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I. INTRODUCTION

Purpose of the Housing Element

This update of the City of Big Bear Lake's Housing Element of the General Plan has been prepared pursuant to California Government Code Article 10.6, Sections 65580 through 65589.9. Each city and county in the state is required, as part of its general plan, to prepare a housing element. In creating the housing element law, the Legislature's aim was to ensure that local governments would cooperate with one another in order to address regional housing needs and that counties and cities would marshal available resources and develop appropriate local programs in fulfillment of the state's housing goal.

The housing element must identify and analyze the community's housing needs and provide a statement of goals, policies, quantified objectives, financial resources and scheduled programs for the preservation, improvement and development of housing. The element must identify adequate sites to meet the housing needs of all economic sectors of the community and permit a variety of housing types including rental housing, factory-built housing and mobile homes.

Public Participation

The Housing Element was prepared by the consulting firm of Karin Pally Associates under the direction of the Planning Division of the City of Big Bear Lake. Housing element law requires that the local government make a diligent effort to involve all economic segments of the community in the development of the housing element. This participation must be described in the element. In preparing the element, a number of local social service agencies were consulted by telephone about the services they provide and the needs of their clients for housing. A list of the agencies consulted is provided in the Appendix under sources. The Planning Commission of Big Bear Lake held a public workshop on the draft Housing Element on August 30, 2000. Draft copies of the element were circulated for public review and comment for several weeks before the date of the workshop. A standard public notice about the workshop was published in the newspaper and posted at City Hall on August 16, 2000. Copies of the draft element were made available at City Hall and at the public library. In addition, copies of the draft element were sent to 20 local nonprofit agencies that assist persons with special needs such as DOVES, Operation Breakthrough, Eternal Light Ministry and others. Mr. Craig Murray, a local property owner, also submitted written comments. After the Planning Commission workshop, the draft element was revised in accordance with comments from the City Attorney, and testimony provided at the workshop. Once the draft document has been reviewed by the California Department of Housing and Community Development and any required revisions have been made, the draft element will be submitted first to the City's Planning Commission and then to the City Council for review and approval through the public hearing process.

On November 13, 2001, the City Council and Planning Commission held a joint public workshop on the draft Housing Element. A standard public notice about the workshop was published in The Grizzly newspaper and posted at City Hall. In addition, letters were mailed to various service organizations and those persons requesting notification of the public hearing process. Copies of the draft Element were made available at City Hall.

On January 16, 2002, the Planning Commission conducted a duly noticed public hearing and voted 5-0 recommending that the City Council adopt the 2000-2005 Housing Element. On February 11, 2002, the City Council held a public hearing on the draft Housing Element and voted 5-0 to adopt City Council Resolution No. 2002-07, adopting the Big Bear Lake General Plan Housing Element.

Consistency with Other General Plan Elements

As required by state law, the Housing Element has been prepared to be consistent with other elements of the General Plan. The Housing Element assists in the implementation of the overall goals and policies of the General Plan and leaves the General Plan internally consistent. This Element is compatible with the Land Use Element and Map and is the basis for the identification of adequate residential sites in the Housing Element. The Circulation Element provides for development of adequate transportation systems for future housing development as shown on the Land Use Map. The Public Services Element ensures that public facilities and infrastructure will be available to support future housing sites. The Noise Element contains policies to protect areas designated for housing use from inappropriate noise levels. The Open Space, Parks and Recreation Element, in combination with the Land Use Map, designate open and recreation space for the community's growing population. The Environmental Hazards and Environmental Resources Elements address environmental issues in the city to protect all residents from natural hazards and ensure preservation of natural resources for the common good. The Community Design Element established policies to shape the overall form and appearance of the City and to improve the function and aesthetic quality of the built environment for City residents and businesses. The Element is also consistent with the Five-Year Implementation Plan of the Big Bear Lake Improvement Agency, providing programs to implement the Improvement Agency's housing goals.

In the event of inconsistencies between the Housing Element and other elements contained within the General Plan, a general plan amendment will be processed to achieve internal consistency within the General Plan document. Additionally, any general plan amendment that is being considered will be required to be consistent with the General Plan, including the Housing Element.

Organization of the Element

Section II of the element provides an analysis of performance on the goals and programs of the previous adopted Housing Element. Section III provides data on the City's population and housing stock, while Section IV analyzes the City's housing needs and resources. Section V addresses constraints on housing development, Section VI, the preservation of assisted developments with expiring affordability restrictions and Section VII delineates the City's goals, policies and programs for the next five years. Section VIII is a chart of the City's quantified objectives for 2000-2005 and Section IX lists the financial resources for meeting those objectives.

II. EVALUATION OF PREVIOUS ELEMENT 1990 THROUGH 2000

While many of the proposed programs in the previous element were not implemented, the City, which has a population of only 6,192 persons and very limited CDBG and redevelopment funds, is nevertheless able to report several important housing achievements:

1. Between 1990 and 2000, 682 new units, an increase of 7.8%, were constructed in the City despite a severe recession in the early and mid-1990s that nearly froze housing development all over the state. These units included 102 multi-family units and 580 single-family units. In 2001, an additional 140 units were constructed.
2. 73 units for very low to moderate-income seniors were constructed.
3. The City enacted a density bonus ordinance providing additional incentives to developers using the density bonus including the possibility of a 100% density bonus for projects with 100% affordable housing. The senior housing project received a density bonus of 85%.
4. DOVES, the domestic violence service agency opened an 18-bed shelter with a six-month program that serves about 40 adults and 35 children a year.

Past Performance

Numerical objectives for the last element were tied to 11 programs. Table 1 reports on those programs. A number of housing programs were not implemented due to a shortage of housing staff and refocus of the housing program. A number of programs depended upon actions of the County of San Bernardino's Department of Economic and Community Development. Big Bear Lake is too small to be a Community Development Block Grant (CDBG) entitlement city; its residents must apply to the County's Department of Economic and Community Development for housing programs funded by CDBG and by HOME. This department does not maintain an office in Big Bear Lake; residents must go to the City of San Bernardino in order to apply for County housing programs. The County provides information about its programs on its website but does not conduct any other outreach to market its programs. Nevertheless, 27 households obtained grants from the County's senior repair program over the decade between 1990 and 2000 and seven households obtained single-family housing rehabilitation loans.

It appears that a number of the programs that were proposed in the previous element were not based on a rigorous evaluation of the City's financial resources and staff capacity. Aside from an annual \$37,000 from CDBG that is spent on community services, the City's only local housing funds come from the redevelopment agency's housing set aside. The annual income from this set-aside is about \$238,500. A housing staff position would consume much of the set-aside, leaving few dollars for actual housing expenditures. In the late 1990s, after evaluating community needs, local housing resources and City staff capacity, the City decided to concentrate its resources on the construction of 73 units for very low to moderate income seniors. That project was completed and fully occupied in 2000. As permitted by the California Department of Housing and Community Development, the 73 units in that project are recorded in both the past performance section and the Housing Element's quantified objectives for 2000-2005. Since the City's total fair share allocation for 2000-2005 is 102 units, the City has already completed its fair share of new housing units affordable to low and moderate-income persons.

Table 1
Report on Numerical Objectives from Previous Housing Element

PROGRAM #	GOAL	STATUS
P3.3 listed on page 9	25 very low 25 low 25 moderate 25 high	The density bonus ordinance 92-223 was enacted. It provides various incentives including up to 100% bonus for a 100% affordable project. 73 very low to moderate-income senior units were constructed in 1998-2000. This number includes 42 density bonus units.
P3.5 listed on page 10	15 very low 45 low	Not implemented
P3.7 listed on 10	25 very low 25 low	Not implemented
P3.8 listed on page 10		Not implemented
P4.6 listed on page 12	25 very low 50 low 25 moderate	Redevelopment plan revised and 20% of redevelopment funds set aside for low and moderate-income housing. Relocation program not implemented.

PROGRAM #	GOAL	STATUS
P4.8 listed on page 12	25 Very low 25 low 25 moderate 25 high	Not implemented. Applications for Section 8 are submitted directly to the County Housing Authority in the City of San Bernardino. 13 households in Big Bear Lake have Section 8 certificates or vouchers. The City receives an annual allocation of about \$37,000 in CDBG funds. These funds are administered by the San Bernardino County Department of Economic and Community Development, but applications are submitted to the City and recommended for approval by the City Council. 15% of the funds are spent on social service programs; the remaining funds are used for social service facilities and infrastructure. The San Bernardino County Economic and Community Development Department has a repair program that funded repairs in 27 Big Bear Lake homes between 1990 and 1999. Applications are made directly to the Housing Development Division of the San Bernardino County Economic and Community Development Divisions. The County's Housing Development Division also has a Rehabilitation Loan Program. Between 1990 and 1999, 7 rehab loans were made to qualified residents of Big Bear Lake.
P4.9 listed on page 13	25 very low 25 low 25 moderate 25 high	Not implemented.
P4.10 listed on page 13	25 very low 25 low 25 moderate 25 high	Not implemented.
P2.2 listed on page 7	15 low 15 moderate	Not implemented.
P2.4 listed on page 8	10 very low 10 low	Not implemented.

PROGRAM #	GOAL	STATUS
P2.5 listed on page 8	5 low 10 very low	Not implemented.

Source: Current Big Bear Lake Housing Element

A progress report on the housing element programs is provided below. A number of programs proposed in the City's previous housing element were not implemented. Implementation was constrained by a lack of housing staff and financial resources. A reassessment of both resulted in a change in the City's housing plans that focused the expenditure of affordable housing resources on the construction of 73 units affordable to very low to moderate-income senior households. These units were constructed between 1998 and 2000.

The City has already met its fair share obligation, producing 428276 new units between 1998 and 2001 including 230 single-family units and 127 multi-family units, including 54 timeshare units. Seventy-three of the multi-family units were created to provide permanent affordable housing for very low to moderate-income seniors. An annual report provided for the project for the year 2000 indicated that 80% of the residents were of very low income, 17% were of low income and approximately 3% were of moderate income. As of October 2001, the project has been fully occupied with 63% very low, 26% low and 8% moderate-income households (average age 71 years).

The programs proposed by the City for 2000-2005 are based on a realistic assessment of its financial and staff capacity. Over the next five years, the City will try to improve access to the County of San Bernardino's affordable housing units by posting information about these programs on its website, work with a local bank to develop a loan program for owner-occupants of single family homes and for multi-family property owners and assess the feasibility of developing either transitional or permanent housing for large families with low incomes. A program-by-program assessment of the City's previous housing element is provided below.

GOAL 1 HOUSING DESIGN

- P1.2 Update and enlarge the Architectural Review Handbook through active citizen participation. Include sections on site orientation and fire-safety awareness. Educate the community on new construction methods, materials, and housing types by sponsoring seminars and exhibits and developing and promoting a resource library for public use.

Status: Not implemented. This program is not included in the updated programs section.

- P1.3 Preserve and protect historically, culturally, and architecturally significant homes and /or neighborhoods to promote historic interest in the City by adopting the State Historical Building Code and developing an inventory of historic buildings with the aid of the local historical society.

Status: Not implemented. However, the Planning Department does review demolition of old structures for environmental significance. Potentially significant projects are referred to the San Bernardino County Museum for comment and mitigation measures that are then implemented.

- P1.4 Recognize efforts on the part of private developers and citizens to improve the aesthetic quality of the city's housing stock by developing an annual ceremony and exhibit to honor design excellence in all areas of design and construction while providing the public with examples of "good mountain design."

Status: Not implemented.

- P1.5 Explore regional state and federal funding sources for residential energy and water conservation and other related programs.

Status: Not implemented.

- P1.6 Implement Slope Density Ordinance 90-191 to protect development in fragile, hillside areas based on maximum allowable lot coverage instead of density. Revise the Land use Element of the General Plan to be consistent with the new ordinance.

Status: Ongoing. Land Use Element revised.

- P1.7 Adopt a Tree Preservation Ordinance to protect open space in residential zones.

Status: Adopted 10/21/92 by City Council Resolution 92-224.

GOAL 2 DECENT HOUSING

- P2.1 Enhance and upgrade a database of housing conditions on a continuing basis.

Status: An inventory of housing conditions was completed in 2000 using windshield

survey methods. All units in the City were surveyed. This program is considered complete and is not included in the updated programs section.

- P2.2 Investigate the initiation of a housing repair program using funds from such sources as the Big Bear Lake Improvement Agency, the State Housing Finance Office, the Community Development Block Grant Program or other available funding programs. Develop information packets for property owners.

Status: Not implemented due to other funding priorities for these programs. San Bernardino County operates a Senior Housing Repair Program for homeowners over age 50 who earn 80% or less of area median income. Disabled low-income homeowners are also eligible for the program. (See Program H4.2.3 in the updated programs section.) The City of Big Bear Lake will provide information about the County's housing programs on the City's website and through brochures posted at City Hall. Big Bear residents who don't own computers can access the City's website at the public library. (See Program H4.2.1 in the updated programs section.)

- P2.3 Establish appropriate procedures necessary to ensure the proper maintenance of all residential units in Big Bear Lake to eliminate conditions detrimental to the health, safety and public welfare. Include such procedures as: notifying owners of unsafe housing structures or debris and requiring the unsafe conditions to be removed; monitoring closely the provisions of the Private Home Rental Ordinance and revoking privileges when necessary; pursuing all violations of the appropriate codes pertaining to handicapped accessibility; and involving community input to assure fairness of implementation.

Status: Code Compliance and Building and Safety pursue code violations and conduct annual inspections of all private rentals. See Program H4.3.1 in the updated programs section.

- P2.4 Bring the City's mobile home parks into conformance with City Zoning as much as possible. Coordinate rehabilitation of damaged units and promote weatherization programs with county and state agencies.

Status: Mobile home parks are designated on the land use map of 1999 General Plan. Policies included in General Plan text encourage preservation and enhancement of these parks. No rehabilitation or weatherization programs implemented. The County of San Bernardino Community Services Department operates a weatherization program for low-income households. The City is proposing to post information about the County's housing programs on the City website. (See Program H4.2.4 in the updated programs section.)

- P2.5 Explore all regional, state and federal funding sources and facilitate acquiring funding for modifying dwellings for elderly and disabled people.

Status: No funds acquired. The County has a Senior Repair Program that provides funds to low-income homeowners for repairs to make units accessible and code compliant. (See Program 4.2.3 in the updated programs section).

- P2.6 Assure adequate delivery of public services to all residents. Survey areas in need of public services, include and prioritize improvements in the citywide Capital Improvements Plan, implement public improvements.

Status: The City of Big Bear Lake Redevelopment Agency adopted a Five-year Implementation Plan in December 1999. Master plans for roads and drainage were completed in 1999. A pavement management plan was completed in 2000. A new fire station was completed and a paramedic program implemented in 2000. A master plan for sewer system upgrade was completed in 1999 and is being implemented. The capital improvement plan for 2000-2005 is being prepared. The Public Services Element was included in the 1999 General Plan. A significant portion of City's annual budget was allocated to capital facilities and improvements.

- P2.7 Continue and encourage the existing Neighborhood Watch Program, citizen committees or other similar programs that facilitate cooperation between neighbors and participation in City programs.

Status: Ongoing through Citizen's Patrol and other programs.

- P2.8 Develop appropriate conditions of approval for land use applications to assure that new residential development will occur in areas with adequate public infrastructure and facilities, protected from nuisances.

Status: All projects are reviewed and conditioned accordingly.

- P2.9 Effectively coordinate all City departments in the implementation of programs related to decent housing.

Status: Coordination through Development Review Committee on new projects. Coordination of Building and Safety, Planning Division, Code Compliance and Fire Department on existing substandard housing and private home rentals. The Development Review Committee is a function of the land development process and is not included in the Housing Element as a program.

GOAL 3 HOUSING VARIETY

- P3.1 Develop a geographic-based information system (GIS) to develop, collect, and maintain housing data and monitor the effectiveness of Housing Element programs.

Status: Not implemented due to budgetary considerations.

- P3.2 Conduct surveys, enhance and update a housing needs database in an effort to establish a more accurate profile of the community's housing needs. Include an inventory of the City and Valley's developable land for future low and moderate-income housing.

Status: Planning Department staff has conducted an assessment of housing conditions and an inventory of vacant and underutilized sites for inclusion in the Housing Element update. The inventory is discussed in the Housing Conditions.

- P3.3 In accordance with State provisions for Density Bonus, provide incentives to developers in the form of increased density, up to a 100 percent bonus, or other equivalent financial incentives for the development of housing units that will be available solely to low-income persons. In conjunction with these incentives, develop a standard agreement that will require a housing provider to keep housing available to lower-income segments for a 30-year period so that the City can achieve its Housing Element Goals for low-income households.

Status: Density Bonus Ordinance adopted 10-21-92. See Program 3.2.1 in the updated programs section. The density bonus was used to provide 73 units of affordable senior housing on land where zoning only allowed 31 units, which also included a 30-year covenant of affordability with a 10-year extension option.

- P3.4 Provide information and referral services and monitor the provisions of the Fair Housing Act to ensure equal opportunity of choice throughout the housing market area for all residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or physical disability. Publicize the availability of these services throughout the community by running periodic ads in the local newspapers, having literature available at the Chamber Commerce and real estate and rental office, among other means.

Status: The San Bernardino County Department of Economic and Community Development contracts with Inland Fair Housing and Mediation Board to provide fair housing services and landlord-tenant counseling to residents of "cooperating cities," that is, cities such as Big Bear Lake that receive their Community Development Block Grant funds through the County. The updated program section contains a proposal to list Inland Fair Housing on the City's website. See Program H.5.1 in the updated programs section.

- P3.5 Include in the new 1992-1993 Zone Code density incentives and/or other methods such as promoting manufactured housing units, in order to encourage senior housing facilities, emergency shelters and single-room occupancy (SRO) type housing projects.

Status: Development Code update is in process, but this portion is not yet completed. However Density Bonus Ordinance 92-223 was adopted and a density bonus was granted to facilitate construction of 73 low-income senior housing units.

- P3.6 Promote and assist the coordination of a housing referral service, especially for seasonal and contract workers. Encourage cooperation between local real estate agencies, resort businesses and the City's major employers.

Status: Not implemented. A program to conduct a housing needs survey of employees of the two ski resorts is included in the updated programs section as Program H2.4.1.

- P3.7 Study and implement the methods for increasing affordable housing and long-term rental units, especially for seasonal workers, such as inclusionary housing requirements on commercial projects, construction of publicly-assisted dormitory residences, and other means.

Status: Not implemented.

- P3.8 Facilitate affordable housing opportunities for lower-income households by encouraging and assisting the County Housing Authority, or a nonprofit organization, to apply for state and federal housing funds.

Status: Every year the City solicits applications for its share of CDBG funds (these funds are administered by the County of San Bernardino Department of Economic and Community Development.) The City allocates funds to a number of local nonprofit service providers, some of which provide or are planning to provide emergency housing vouchers or domestic violence shelter. This program is ongoing.

- P3.9 Provide adequate sites for the development of 435 units of very low and low-income housing shall be provided. This shall be accomplished as follows:

- a) Table 7 (in the old element) - Vacant Acreage and Potential New Residential Units - indicates that adequate sites are currently available without further City actions.
- b) In addition, Programs 3.3 and 3.5 provide for density bonuses/incentives to exceed existing standards to encourage additional very low and low-income housing.
- c) Should incentives and /or existing sites prove not to be adequate for the development of a variety of types of housing for all income levels, specifically the targets listed in Table 1, and then additional sites will be zoned at an appropriate density to accommodate that need.

Status: Adequate sites were provided and the density bonus ordinance was enacted. An accompanying ordinance to provide additional incentives was not enacted.

GOAL 4 FUTURE HOUSING DEVELOPMENT

- P4.1 Provide adequate water supply and storage. Promote such efforts as wastewater re-use, water conservation measures, and acquisition of new water sources.

Status: Program established in 1989. Improvements ongoing.

- P4.2 Accommodate and facilitate the approval of additional housing units by enacting a comprehensive Growth Management Program that specifies public infrastructure improvements to be included in the citywide Capital Improvements Program, a developer fee program consistent with the provisions of AB1600 to offset the cost of installing needed infrastructure, and financial incentives in the form of fee waivers and reductions for the achievement of housing development consistent with the goals, objectives and programs of the City's Housing Element.

Status: Growth Management Program established in 1985 and amended in 1991. Fee program ongoing and several capital improvement projects funded and completed. Program to be updated in 2001.

- P4.3 Continue to implement streamlining measures for development review, such as the Planning Division's Operations Manual, and a rewrite of the City's Zone Code. Strive toward the coordination of uniformity of all City regulations relating to housing. Provide technical assistance by the Economic Development Specialist.

Status: Division's operations and procedures are updated continuously as needed. Development Code is in process of being updated.

- P4.4 Update the General Plan Land Use Element. As part of the process, implement provisions allowing higher densities in certain areas under certain conditions, such as for multi-family rental projects near job markets.

Status: The entire General Plan including the Land Use Element was updated in 1999. The provision for higher densities in specified areas was not incorporated but a density bonus ordinance is in place.

- P4.5 In revising the new, 1992-93 Zone Code, implement provisions for greater densities for multi-family projects in accordance with the General Plan and revise as appropriate.

Status: The City addressed the issue of increasing incentives for multi-family housing projects by adopting a density bonus ordinance. This ordinance provides for a density bonus of up to 100% under certain conditions such as projects where 100% of the units are affordable to very low or low-income households. A 73-unit senior project has already been constructed utilizing the new density bonus provision. (See Program H2.3.1 in the updated programs section.) The Zoning Code, now called the Development Code, is being amended. The amended code is expected to be adopted by December of 2002. (See Program H.1.2.2 in the updated programs section.)

- P4.6 Revise the Big Bear Lake Improvement Agency Plan in order to set aside 20% of agency funds for the provision of low and moderate-income housing in accordance with the provisions of the State's Community Redevelopment law. Utilize the Community Redevelopment Law to facilitate provision of affordable housing for low and moderate-income persons displaced by redevelopment and those within the Improvement Agency Project Areas.

Status: The agency has set aside 20% of Redevelopment Agency funds for low and moderate-income housing. A 73-unit senior housing project was initiated with 23 units completed between 1998 and 2000 and another 50 units scheduled for completion in 2000. The agency continues to set aside 20% of its annual tax increment revenues for low to moderate-income housing.

- P4.7 Require that all land use applicants for large-scale commercial developments analyze impacts of the project on housing.

Status: Implemented through the CEQA process on projects subject to CEQA review.

- P4.8 Analyze the available government sources of funding and assistance from the following list of agencies and programs. Target applications for the most appropriate listed sources and actively seek funding on an ongoing basis.

Status: Not implemented.

- P4.9 Leverage Improvement Agency and Revolving Loan funds with funds from private lenders to facilitate mixed use developments in C (Commercial) zones identified in the Moonridge and Big Bear Lake Improvement Project areas. Encourage and facilitate compliance with the Community Reinvestment Act.

Status: Not implemented.

- P4.10 Assist private developers to assemble and clear substandard, under developed and blighted residential parcels for new residential development and to identify and prepare land suitable for new housing development.

Status: Not implemented.

III. POPULATION AND HOUSING CHARACTERISTICS

A. ANALYSIS OF POPULATION

1. Population

According to the 2000 Census, the population of Big Bear Lake increased by 87 persons between 1990 and 2000. In 1990 there were 5,351 persons in the City; the 2000 Census determined that in 2000 the estimated population was 5,438, a change of 1.6%. This increase was less than statewide where population increased 13.6% over the same period and less than San Bernardino County where population grew by 20.5% (291,054 persons) between 1990 and 2000.

According to data collected by the California Department of Finance (DOF), most of the population growth in San Bernardino County (80%) can be attributed to natural increase (excess of births over deaths), while net migration only accounts for 20%. DOF does not provide information on the components of population change for cities because the data provided by vital records are not considered accurate enough for small area calculations.¹

2. Age of the Population

In 2000 the distribution of the population by age in Big Bear Lake differed considerably from the countywide age distribution, with a lower proportion of children age 19 or younger, and a higher proportion of persons age 65 and older. This may be because families with children are more likely to live closer to major employment centers. Big Bear Lake is separated by both distance and weather from the rest of San Bernardino County.

Table 2
Age Distribution of the Population

AGE	SAN BERNARDINO	BIG BEAR LAKE
19 and under	35.6%	24.8%
20-64	55.9%	57.8%
65 plus	8.5%	17.4%

Source: 2000 Census

¹ Personal Communication, California Department of Finance staff, February 2000.

3. Ethnicity

Table 3 shows the ethnic distribution of the populations of California, San Bernardino County and Big Bear Lake. In 2000, 81.5% of the population of Big Bear Lake identified themselves as White, 13.7% said they were Hispanic, .7% said they were American Indian, 0.8% said they were Asian, and 0.3% said they were Black. The area around Big Bear Lake, which the Census calls the Big Bear Division, had a similar ethnic distribution. In comparison, the 2000 population in San Bernardino as a whole was 44% White, 39.1% Hispanic, 8.8% Black, 4.9% Asian or Pacific Islander, 0.6% American Indian, Eskimo or Aleut and 0.2% other. It is difficult to account for this difference except to say that in the 11 geographic divisions of the County used by the Census in 2000, five of the smaller, more rural areas--Twentynine Palms, Yucaipa, Arrowhead, Red Mountain and Mount Baldy-- had ethnic distributions similar to that in Big Bear Lake while the large urbanized areas such as Ontario and San Bernardino were closer to the California-wide ethnic distribution of 46.7% White, 6.4% Black, 0.5% American Indian, 11.1% Asian, 32.4% Latino and 0.2% Other. The difference in ethnicity between Big Bear Lake and the larger cities in the County may be due to its location far from major employment centers and to its housing costs, which are higher than in many other parts of the County.

It is sometimes possible to estimate changes in a community's ethnicity over time by looking at school district data on the ethnicity of children. The Bear Valley Unified School District includes both the City of Big Bear Lake and its surrounding area. In 1990, these areas had a similar ethnic distribution. In 2000, data on ethnicity provided by the school district indicate that the area's ethnicity may have changed a little in the direction of the County and State. In the 1999 school population of Bear Valley Unified, 84.1% of children were White, 12.6% were Latino, 1.2% were Black, 1.0% were American Indian, and 1.1% were Asian. The higher proportion of Latino children in the school district may indicate that there is a greater proportion of Latino families in Big Bear Lake itself or in the surrounding communities, or that the Latino families who live in the school district are contributing proportionally more children to the school population.²

² It should be noted that the School District encompasses a much larger area than the City and their figures may not reflect the geographic distribution of ethnicity throughout the District.

Table 3
Ethnic Distribution, City, County and State

	TOTAL POPULATION			CHILDREN
	California 2000	San Bernardino County 2000	City of Big Bear Lake 2000	Bear Valley Unified 1999
Ethnicity				
White	46.7%	44.0%	81.5%	84.1%
Black	6.4%	8.8%	0.7%	1.2%
American Indian	0.5%	0.6%	.7%	1.0%
Asian	11.1%	4.9%	0.8%	1.1%
Hispanic	32.4%	39.1%	13.7%	12.6%
Other	0.2%	0.2%	.2	0
2 or more races	N/A	2.5%	2.4%	

Source: 2000 Census and Bear Valley Unified School District 1999

4. Income

In 1990, median household income in Big Bear Lake was \$26,563. This was considerably lower than the County median income of \$33,443 or the statewide median income of \$35,798. Income data from the 1996 Current Population Survey is available for a slightly different geographical area, that of County subdivisions. In 1996, the median income for the Big Bear subdivision was \$32,031. The Big Bear subdivision encompasses an area with 20,554 inhabitants. Median household incomes for all San Bernardino County subdivisions in 1996 are shown in Table 4. The median income in the area of Big Bear Lake is lower than around Lake Arrowhead, about equal to the division that includes the City of San Bernardino and considerably higher than in Needles or Twentynine Palms.

Table 4
Median Household Income in 1996

COUNTY SUBDIVISION	1996 MEDIAN HH INCOME
Arrowhead	\$ 40,373
Barstow-Victorville	30,580
Big Bear	32,031
Mount Baldy-Wrightwood	44,609
Needles	19,455
Newberry-Baker	26,525
Ontario	41,451
Red Mountain-Trona	31,145
San Bernardino	31,656
Twentynine Palms-Morongo Valley	21,603
Yucaipa	27,627

Source: 1996 Current Population Survey

B. ANALYSIS OF EMPLOYMENT

1. Occupations and Industry

The City of Big Bear Lake is a recreational community. The biggest recreational attraction is winter skiing; there are two large public ski resorts within the town. On weekends during the winter season there may be as many as 50,000 additional people in Big Bear Lake. During the winter months one resort adds about 1,000 employees to the town's workforce, while the other employs between 650 and 740 extra employees. Many of these workers come from other communities; others are local residents who work in the resorts in the winter and may work construction or other jobs in the summer months. A number of part-time winter employees commute on weekends from other parts of San Bernardino County. According to data provided by Big Bear Mountain Resort, 45% of their winter employees live in Big Bear Lake and the surrounding area, 27% come from the High Desert communities, 3.2% from other parts of San Bernardino County, 10% from Los Angeles County and 14.8% from other counties including Riverside, Santa Barbara, Orange, San Diego, and other parts of the State.

Other major sources of employment in Big Bear Lake are construction, retail sales and the professions. The distribution of year-round work by industry in 1990 is summarized in Table 5.

Table 5
Big Bear Lake Employment by Industry 1990

INDUSTRY	NUMBER	PERCENT
Agriculture, forestry and fisheries	33	1.4
Construction	426	17.8
Manufacturing	127	5.3
Transportation	33	1.4
Communication, public utilities	41	1.7
Retail trade	555	23.2
Finance, insurance, real estate	195	8.2
Business & repair services	90	3.8
Personal services	230	9.6
Entertainment, recreation	63	2.6
Professional-health, education & other	460	19.2
Public administration	139	5.8
Total	2,392	100

Source: 1990 Census

Ten years have passed since this information was collected and the distribution of employment by sector may have changed somewhat during that period with fewer construction jobs now available than in the 1980s. When the number of units constructed between 1981 and 1989 is compared to the number built between 1989 and 1998, it turns out that fewer than half as many units were constructed during that later period. This was probably due to the severe recession in California in the early 1990s that nearly halted housing construction and drove many developers out of business. Building has picked up again. In fact, while the average number of new units per year between 1990 and 1998 was 56, in 1999 117 new units were constructed, in 2000, 122 new units have been constructed and 140 new units were constructed in 2001, which includes 54 timeshare units.

Current 2000 Census information is not available by employment sector. However, a 1997 Economic Census indicated that the largest employment industries included accommodation and food services, which comprises establishments providing customers with lodging and/or preparing meals, snacks, and beverages for immediate consumption, employing 688 persons; real estate and leasing with 616 employees; retail trade with 600 employees; and arts, entertainment and recreation with 428 employees. No statistics were

provided for the construction sector; however, based upon the number of building permits that have been issued over the last three years, it is expected that this is a significant employment sector.

C. HOUSING CHARACTERISTICS

1. Number of Housing Units

The City of Big Bear Lake is a recreational community located at the edge of a mountain lake. Only 26.4% of its housing units are occupied year-round, while 73.6% of its housing units are second homes, occupied intermittently. The most prevalent housing form in Big Bear Lake is the single-family house. According to data collected by the California Department of Finance, in 2000, only 1,035 (13%) of the City's dwelling units are in multi-family buildings, while 7,850 (83%) are single-family units and 361 (4%) are mobile homes.

A unique feature of Big Bear's housing stock is the use of a number of second homes in the single family housing stock as short-term rentals for at least part of the year. The City regulates these rentals, requiring an inspection for compliance with building and safety codes, a business license and a posted notice with information on how to contact the owner.

Most of the City's residentially-zoned land is zoned for single family uses with the minimum lot size ranging from a low of 7,200 square feet in the SFR-4 area to two and half acres in an area designated Rural Residential. However, some areas of the City, developed before the City was incorporated in 1980, have typical lot sizes of 5,000 square feet or less. Since these are legal lots of record, the City permits building on these vacant parcels.

Between 1981 and 1989, 1,455 new housing units were constructed in Big Bear Lake. New building slowed considerably in the next decade, with only 696 new housing units built between 1990 and 2000. The net increase was 694 units because the number of mobile homes decreased by two. In 2001, building permits were issued for an additional 140 units.

A glance at Table 6 below shows a development pattern that differs markedly from urban areas in California. For most of the decade, no new condominium units were built, nor were any units built in projects of five or more units until 1999. Over the past two years, 50 additional units in projects of five or more units were built and over the decade, 52 units in projects of between two and four units were built. The other 580 new units were all single-family units. However, despite the addition of 682 units, the number of year-round occupied units only increased by 179. In keeping with the recreational character of the community, the remaining units were second homes. In 2001, building permits were issued for 54 multi-family units.

Table 6
Growth in Housing Units 1990 - 2000³

YEAR	TOTAL UNITS	SINGLE FAMILY DETACHED	SINGLE FAMILY ATTACHED	2-4 UNITS	5+ UNITS	MOBILE HOMES	OCCUPIED UNITS
1990	8564	7050	218	502	431	363	2262
1991	8597	7083	218	502	431	363	2271
1992	8694	7176	218	502	431	363	2296
1993	8769	7243	218	506	431	363	2316
1994	8821	7289	218	514	431	363	2330
1995	8857	7325	218	520	431	363	2339
1996	8911	7379	218	520	431	363	2353
1997	8950	7426	218	520	431	355	2363
1998	9019	7488	218	522	431	360	2381
1999	9136	7546	218	554	457	361	2412
2000	9246	7632	218	554	481	361	2441

Source: California Department of Finance, Report E-5

2. Vacancy

According to the 2000 Census, most of Big Bear Lake's 9,246 units (73.1%) are second homes; only 2,343 units are occupied year-round. The 2000 Census indicates that the homeowner vacancy rate is 8.3%, whereas, the rental vacancy rate is 16.6%. However, the status of the many vacation units in Big Bear Lake is somewhat fluid since homeowners may at various times use their second homes as short-term or long-term rentals. The City now regulates short-term rentals, requiring property owners to register these units and submit them to a City inspection for code compliance.

3. Tenure

Current information on tenure is not available. In 1990, 41.5% of Big Bear Lake's 2,262 permanent households were renters while 58.5% were owners. The majority of renters (67.5%) lived in single-family dwelling units while the remaining households rented condominiums, multi-family units and mobile homes. Nearly all homeowners (88%) lived

³ In Table LU-1 of the City of Big Bear Lake Land Use Element there are 740 units listed in structures of 2 to 4 units in 1998. The source of the difference is under review.

in single-family dwellings but a few occupied condominiums, duplexes, four-plexes or mobile homes.

4. Age of Housing

Most of the City's housing stock is relatively new with more than half of the City's housing units built in the last thirty years. Housing units built in 1978 before stringent limits on the amount of lead in paint were imposed, may have interior or exterior building components coated with lead-based paint. Housing units built before 1950 are the most likely to need rehabilitation and to have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by lead-based paint coated windows and doors slamming into their frames. Crumbled exterior lead-based paint can sometimes be found mixed into bare soil near residences. Young children who crawl through areas where there is leaded dust or soil and then put their hands in their mouths are most at risk. Children under age six and pregnant women living in older units in poor condition should be screened for elevated blood lead levels by a physician.

Table 7

Big Bear Lake Housing Stock by Year Built

YEAR STRUCTURE BUILT	NUMBER
2001	140
1990-2000	694
1989-March 1990	528
1985-1988	1,208
1980-1984	888
1970-1979	2,182
1960-1969	1,595
1950-1959	582
1940-1949	695
1939 or earlier	685
date unknown	201
Total	9045

Source: 1990 Census and California DOF, Report E-5
2001 data based on Building and Safety records.

5. Housing Condition

Between November 1999 and February 2000, staff of the Big Bear Lake Planning Division conducted a “windshield” survey of the condition of every housing unit in the City. Staff assessed the condition of each unit as good, moderate or poor using an assessment tool roughly based on the categories used by the American Housing Survey. Units with peeling paint or missing roof shingles were categorized as moderately deteriorated while units with a sagging roof, holes in the walls or other extreme conditions were described as in poor condition. The survey found 89 multi-family units on 19 properties in moderately deteriorated condition and 53 multi-family units on 12 properties in poor condition. In the single family housing stock, there were 550 homes in moderately deteriorated condition and 84 in poor condition. Mobile homes in the City’s five mobile home parks were mainly in good condition with only 21 of mobile home units assessed as fair and none as poor. The survey did not distinguish between deteriorated units needing substantial rehabilitation and those needing replacement. The inventory of housing condition and vacant and underutilized land is available for review at the Planning Division.

6. Overcrowding

The Census defines overcrowding as more than 1.01 persons per room and severe overcrowding as more than 1.50 persons per room. In 1990, there were only 2.36 persons per unit in the City’s occupied housing units. In fact, in owner-occupied housing units only 17 units were overcrowded and only 13 units were severely overcrowded. In renter-occupied housing only 53 units were overcrowded and only 39 units were severely overcrowded. The overall rate of overcrowding was 5.3%. The number of persons per households increased very slightly over the decade; the California Department of Finance estimates that there were 2.587 persons per unit in January 2000. This could indicate that more families are doubling up because housing costs are too high or that the population is slightly younger and there are more children.

7. Overpayment

According to federal standards, households that pay more than 30% of household income for housing are “overpaying.” When the housing costs of lower income households gobble up large portions of their incomes, there is little money left to pay all the other necessary costs such as food, clothing, medical care, transportation, computers, and so on. In 1990, all of the 200 Big Bear Lake households earning less than \$10,000 per year were paying more than 30% of their incomes for rent and 88% of the 256 households earning between \$10,000 and \$19,999 were paying more than 30% of their incomes for rent. These are the households most likely to need assistance with housing payments. Loss of income arising from unemployment or disability or large expenses for medical care or other needs can expose these families to possible eviction and subsequent homelessness.

In Section IV, Housing Needs and Resources, rental costs in Big Bear Lake are compared to rent paying ability in order to assess the affordability gap for low- and moderate-income households in the City.

8. Mobile Home Parks

There are five mobile home parks in Big Bear Lake. These five parks have 330 spaces and 291 mobile homes⁴ of which 57% are occupied year round. Table 8 provides information about the City's mobile home parks including the number of spaces and the space rent in each park. Space rent can be an issue for mobile home owners on limited incomes if owners raise rents to unaffordable levels. The space rents in the City's mobile home parks range from \$290 per month to \$600 per month. Mobile homes can be an affordable alternative to single family or condominium ownership as long as the space rents remain affordable. Big Bear Lake permits the siting of mobile homes on lots zoned for single and multi-family use as well as in mobile home parks. When City staff surveyed the condition of mobile home units in these parks in 2000, they found that nearly all the units were in good condition, only 21 were in fair condition and none were considered in poor condition. The following numbers are based on a telephone survey conducted in May 2001, and indicate a decrease in the number of occupied spaces (291) from that of the Department of Finance in January 2001 (361).

Table 8
Mobile Home Parks

PARK NAME AND ADDRESS	# OF SPACES	# OCCUPIED	% YEAR-ROUND	MONTHLY RENTS
Big Bear Mobile Home Estates 547 Alden Road	64 (18 RV)	46	75%	\$322-\$378
Lakeside Village Mobile Home RV Park 41150 Lahontan Dr.	64	*37	27%	\$355- \$600
Trails End Trailer Park 475 Thrush Drive	72	65	60%	\$345 ⁵
Lakeview Pines MHP 39609 Big Bear Boulevard	50	50	44%	\$290-\$320
Leisure Bear MHP 41044 Big Bear Boulevard	80	75	74%	\$295
Total	330	273		

Source: City of Big Bear Lake Planning Division, 2001 *New information obtained 11/21/01; an application is pending to close this mobile home park.

⁴ A few of the spaces are occupied by recreational vehicles rather than by mobile homes.

⁵ Rent for purchasers of a new mobile home is \$195 per month for the first year of occupancy.

IV. HOUSING NEEDS AND RESOURCES

A. GENERAL POPULATION NEEDS

1. Definitions

a. Regional Housing Needs Assessment (RHNA)

The Southern California Association of Governments (SCAG) is a regional government encompassing five counties: Los Angeles, San Bernardino, Riverside, Ventura and Santa Barbara. Periodically, this regional body and its counterparts throughout the state prepare a Regional Housing Needs Assessment (RHNA). The RHNA estimates population and housing growth throughout SCAG's five-county region. Based on this growth, SCAG estimates future housing need, assigning a "fair share" of regional housing growth to each jurisdiction within the region. The jurisdiction's Housing Element must include these growth figures, and must provide sufficient sites to accommodate the prescribed fair share of growth. The Housing Element must also include programs designed to ensure that the housing units constructed or rehabilitated during the element's planning period will meet the needs of all income groups in the community.

b. Affordable Housing

The term "affordable housing" usually refers to housing that is affordable to lower income households. The federal standard for housing affordability is housing costs that do not exceed 30% of household income. Most banks also adhere to this standard when calculating loan amounts for home mortgages.

Each year the U.S. Department of Housing and Urban Development (HUD) sets the amount of "median income" for each county or Metropolitan Statistical Area. In San Bernardino County the 2001 median income for a family of four was \$49,900. The Housing Authority of San Bernardino County established eligibility levels for very low, low and moderate-income families by household size. Those income levels are set forth in the table below. Definitions of very low, low- and moderate-income vary from jurisdiction to jurisdiction. According to federal standards, households earning 30% or less of median income are extremely low-income, households earning 50% or less of median income are very low-income, households earning between 51% and 80% of median income are low-income, and households earning between 81% and 120% of median income are considered moderate-income. Some programs, such as Section 8 rental assistance, are open only to persons with very low-incomes. Other programs, such as those funded with HOME funds may assist families earning up to 80% of median income.

The income standards set by SCAG for the RHNA are somewhat different from those set by the federal government. For purposes of the RHNA, very low income is income at 50% or less of median income, low income is between 51% and 80% of median income, moderate income is between 81% and 120% of median income and high income is income above 120% of median. Table 9 shows the incomes in these categories by family size in San Bernardino County in 2000.

Table 9
Income Definitions by Household Size

HOUSEHOLD SIZE	VERY LOW INCOME ⁶	LOWER INCOME	MEDIAN INCOME	MODERATE INCOME
1 person	\$17,450	\$27,950	\$34,950	\$41,950
2 persons	19,950	31,950	39,900	47,900
3 persons	22,450	35,950	44,900	53,900
4 persons	24,950	39,900	49,900	59,900

Source: HCD Website www.hcd.ca.us 2001

2. Existing Need (SCAG Overpayment Estimates)

The RHNA estimates the number of households paying more than 30% of their incomes for housing and the number of households that are overcrowded. In Big Bear Lake, 573 renter households and 517 owner households at all income levels have housing problems. Table 10 shows existing housing need by tenure and income level. For planning purposes, the 855 households with housing needs that earn 50% or less of median income are the households most likely to need public assistance to meet those needs. Since these numbers are estimates based on a ten-year-old census, and the exact nature of the housing need is not specified, it is difficult to translate the numbers into housing programs.

⁶ Very low-income is income at 50% of area median. The state and federal government have an even lower category, extremely low-income for households earning 30% or less of median income. These households often have fixed incomes of \$500 or \$600 per month or work for minimum wage earning only about \$996 per month.

Table 10
Existing Housing Need According to SCAG

	ALL INCOMES	<30% MEDIAN	30%-50% MEDIAN	50%-80% MEDIAN	80-95% MEDIAN	95-120% MEDIAN	>129% MEDIAN
Owners	1,429	102	150	238	86	132	722
Renters	952	189	224	194	46	79	218
Total	2,381	290	375	431	134	211	940
Owners w/ Housing Problems	517	90	100	114	33	56	125
Renters w/ Housing Problems	573	172	210	114	30	21	25
Total w/ Housing Problems	1,090	262	310	228	63	77	150

Source: Southern California Association of Governments

3. SCAG Fair Share

The Fair Share is the number of units that should be built in Big Bear Lake over a five-year period to accommodate projected population growth. SCAG projects an additional 133 households by July 2005, and a need for 102 additional housing units. The RHNA breaks down future housing need by income group. The following table shows the future housing need by income category.

Table 11
SCAG Future Housing Need by Income Group

INCOME GROUP	NUMBER OF UNITS
Very low (<50% of median income)	28
Low (51% to 80%)	18
Moderate (80% to 120%)	16
High (>120%)	41
Total	102

Source: Southern California Association of Governments

4. Rental Costs and Ability to Pay

In 1999, the Big Bear Lake Improvement Agency conducted a survey of rental costs in the City. The survey found that rental costs in Big Bear Lake are modest compared to urban areas like Los Angeles, San Jose or San Francisco. But with typical wages in the service and retail sectors, both important sectors in Big Bear Lake, between \$7.90 and \$10 per hour, families in these occupations can only afford a one-bedroom apartment. For minimum wage workers and families on welfare even a one-bedroom apartment gobbles up between 40% and 63% of income. Table 11 shows typical incomes in low-wage sectors, calculates 30% of monthly income and then compares that amount to the average rent for various unit sizes. The affordability gap is the difference between the rent and 30% of household income.

Table 12
Rental Costs versus Ability to Pay 1999

WAGE RATE	GROSS MONTHLY INCOME	30% OF GROSS MONTHLY INCOME	1 BDRM \$350-\$450 \$400 AV. AFFORD. GAP	2 BDRM \$500-\$575 \$550 AV. AFFORD. GAP	3 BDRM \$600-850 \$750 AV. AFFORD. GAP
TANF	\$ 626	\$ 188	- \$ 212	- \$ 362	- \$ 562
\$ 6.75/hour	1,152	345	- 55	- 205	- 405
7.90/hour	1,369	410	+ 10	- 140	- 340
9.00/hour	1,560	477	+ 77	- 73	- 233
10.00/hour	1,733	519	+ 119	- 31	- 231

Source: Big Bear Lake Improvement Agency, 1999 and Karin Pally Associates, 2000, Planning Staff 2001

The minimum wage is only \$6.75 per hour. A minimum wage household earns only \$1,152 per month and can afford only \$345 per month for rent. In Big Bear Lake this household would have to pay 40% or more of its income for rent. Families receiving Temporary Assistance to Needy Families (TANF), the new name for welfare, receive only \$626 per month for a family of three. This family could only afford \$188 per month for rent. The 260 households receiving TANF in Big Bear Lake may be paying half or more of their incomes for rent.

The chart does not provide an inventory of the number of units available at each price level but a look at 1990 Census data tells us that in 1990, more than 90% of all households earning 76% or less of the median income of \$26,563 were paying more than 30% of household income for rent. Of those earning between 76% and 135% of median, 47% were paying more than 30% of income for rent. It therefore appears likely that there is a mismatch between income and housing prices in the City and that many low-income households are overpaying.

5. Homeownership Costs

According to data from DataQuick Information Systems, La Jolla, published in the Los Angeles Times on June 1, 2000, the April 2000 median home price in Big Bear Lake zip code 92315 was \$169,000. This was a 38.5% increase over the price in the same month of 1999. The median condominium price was \$171,000, a 191.5% increase over 1999. In April 2000, 33 homes and 4 condominiums were sold. The median price of a home in Big Bear Lake was considerably higher than the median price of \$112,000 in the County as a whole.

Typically, in order to afford the DataQuick median home price with a 10% down payment and a 7.5% mortgage rate, a family would have to earn \$59,533 per year. The monthly payment, including private mortgage insurance, taxes and property insurance would be \$1,389. A family with the county median income of \$47,200 per month could afford a home priced at \$135,083. Monthly payments would be \$1,110 per month.

Table 13 shows the price, qualifying income and monthly payment for homes at the average price and the price that a family earning the median income in San Bernardino County could afford.

Table 13
Sales Prices and Qualifying Incomes, Big Bear Lake, 2000⁷

PRICE	QUALIFYING INCOME	DOWN PAYMENT	INTEREST RATE	MONTHLY PAYMENT INCLUDING PMI, TAXES & INSURANCE
\$169,000 (L.A. Times)	\$ 59,533	\$ 16,900	7.5%	\$ 1,389
135,083 (HUD Median Income 2000)	47,200	13,508	7.5%	1,110

Source: L.A. Times, Big Bear Board of Realtors, Homefair.com and Karin Pally Associates

In Table 14, housing sales data provided by First American Real Estate Solutions shows the distribution of housing prices in Big Bear Lake between January and June 2000.

⁷ The amount of loan and down payment varied on assumptions of the amount of savings and debt as well as income.

Table 14
Big Bear Lake Housing Sales January through June 2000

PRICE RANGE	NUMBER OF SALES	RANGE MEAN PRICE	MONTHLY PMT.	QUALIFYING INCOME
less than \$50,000	16	\$33,593	\$ 275.72	\$ 11,817
\$ 50,000 - 74,999	10	67,900	558.11	23,919
75,000 - 99,999	27	88,203	725.00	31,071
100,000 - 124,999	24	111,687	918.02	39,344
125,000 - 149,999	36	135,083	1,110.33	47,586
150,000 - 174,999	38	160,539	1,319.57	56,553
175,000 - 199,999	13	187,807	1,543.69	66,158
200,000 - 224,999	13	212,692	1,748.25	74,925
225,000 - 249,999	8	236,000	1,939.82	83,135
250,000 - 299,999	18	277,250	2,278.89	97,667
300,000 - 349,999	18	335,000	2,753.56	118,010
350,000 - 399,999	5	368,100	3,025.64	129,670
400,000 - 449,999	2	421,750	3,466.61	148,569
450,000 - 499,999	0	0	3,904.30	167,237
500,000 plus	8	727,812	5,982.32	256,385
Total	223			

Source: First American Real Estate Solutions

In the first six months of 2000, a third of the units sold (77 units) were affordable to households at or below the area median income of \$47,200 established by HUD. A quarter of all sales (53 units) were affordable to households earning 80% of the median income or \$37,750 per year. These households would be eligible for the County's two homeownership assistance programs. Two thirds of all homes sold were priced at less than \$175,000. However, it is important to note that the median home price in Big Bear increased by nearly 40% between June 1999 and June 2000. If prices continue to increase at this rate, few homes in Big Bear Lake will be affordable to homebuyers at or below the County median income.

B. SPECIAL NEEDS

1. Elderly

In 2000, 17.4% of the City's population was age 65 and older. This proportion was higher than that of the County of San Bernardino as a whole. With its rigorous winters that require homeowners to regularly shovel snow out of their driveways, Big Bear Lake doesn't resemble the typical retirement community. However, the City offers scenic beauty, a village environment and year-round recreational activities.

According to 1999 data provided by the Social Security Administration⁸, there are 1,920 recipients of Old Age Security and Disability Income (OASDI) in Big Bear Lake aged 65 or older, and 200 persons who receive Supplemental Security Income (SSI). Persons eligible to receive OASDI include retired workers and their widows or widowers and children of deceased workers of any age. Those persons eligible to receive SSI include children and adults with functional disabilities likely to prevent them from working or leading to their death. Under certain circumstances, impoverished workers over age 65 who are receiving only social security income and have limited assets may also be eligible for SSI. Given that some eligible workers are still working and may not be collecting benefits and that some persons over age 65 are not eligible for benefits, it is not possible to simply equate the number of OASDI recipients to the number of persons aged 65 and older. However, this figure can serve as an indication of the size of the older population in the City. In this case, about 21% of the City's residents are OASDI recipients.

Potential Resources and Solutions

In recognition of the needs of frail and/or low-income elderly persons, the City has recently built 73 low to moderate-income senior units. The Big Bear Lake Parks and Recreation District has a senior center located within the City with 900 members. At present the senior center serves a noon meal once a week.

The ability of frail elderly persons to remain in their homes may depend upon the availability of in-home supportive services. In Big Bear Lake there is a Meals on Wheels program that delivers meals to home bound persons. The San Bernardino County Department of Aging and Adult Services, which provides in-home supportive services as well as many other programs, is planning to open an office in Big Bear Lake in the next several years. Social services staff in the proposed center will be able to assess the needs of elderly persons for housing and other services and help elderly clients obtain those services.

Section 202: Additional housing for low-income elderly persons could be constructed using the federal Section 202 Program. Designed for low-income elderly persons, Section 202 housing must be owned and operated by a nonprofit but local government can be a 49% partner. Because Federal cost restrictions are very stringent, local governments often invest additional funds in Section 202 projects to meet local standards for design and

⁸ OASDI Benefits by State, Office and Zip Code Area. (December 1999). Social Security Administration.

amenities. A number of large organizations in California, such as the Retirement Foundation of America, develop and operate Section 202 housing.

Senior Repair Program: The San Bernardino County Senior Repair Program provides funds to repair and install accessibility modifications in the homes of low and moderate-income senior and disabled households.

2. Disabled

In 1990, the Census identified 120 persons aged 16 to 64 with a mobility limitation, a self-care limitation or both. There were 77 persons aged 65 or older with a mobility limitation, a self-care limitation or both. Persons of low-income with self-care limitations are those most likely to need assisted housing. In 2000, the Family Counseling Center has 57 clients with chronic mental illness who live in Big Bear Lake. These clients are considered disabled because they have a chronic mental illness.

Potential Solutions and Resources

The City of Big Bear Lake does not have any housing units designated for disabled persons. There are 73 units for very low to moderate-income seniors that can accommodate persons with mobility limitations. The County of San Bernardino Department of Economic and Community Development Senior Repair Program provides funds for repairs and accessibility modifications for low- and moderate-income senior and disabled households. Unfortunately, there are no group homes or board and care facilities for persons with mental disabilities in Big Bear Lake so persons with chronic mental illnesses have to go to other parts of the County if they need such housing.

3. Large Families

In 1990 there were 105 renter households with five or more persons but only 28 occupied units with four or more bedrooms. In owner-occupied housing there were 237 units with four or more bedrooms but only 106 households with five or more persons. The analysis of housing need prepared by the Big Bear Lake Improvement Agency in Table 12 shows that low-income households with five or more persons would have to pay more than 30% of their income to obtain units with three or more bedrooms. The gap varies with the hourly wage. Families receiving Temporary Assistance to Needy Families (TANF) would have to pay 90% of their income for a three-bedroom rental unit while families earning \$10 per hour would have to pay 43% of their income for a three-bedroom rental.

Potential Solutions and Resources

There are no subsidized units for low-income families in Big Bear Lake. Eligible families can apply to the Housing Authority of San Bernardino County for Section 8 rental assistance vouchers. Thirteen Big Bear Lake families currently have Section 8 vouchers and two families are on the waiting list. The County has 7,000 vouchers. The current waiting list, last opened in 1998, has 5,000 names. The Housing Authority will be opening the waiting list in February 2002. The City should cooperate with the Housing Authority to ensure those Big Bear Lake families who need housing assistance are able to add their names to the waiting list.

4. Female Headed Households

According to the San Bernardino County Department of Human Services, there are 260 families receiving Temporary Assistance to Needy Families (TANF), in the City of Big Bear Lake. The County estimates that 175 of these households are female-headed. There are no current estimates for the overall number of female-headed households in the City. In 1990, the Census counted 147 female-headed households with children under 18 and 45 female-headed households with no children under 18. The 175 female-headed families receiving TANF are those most likely to have housing problems. However, there may be additional lower-income female-headed families in the City who also need housing assistance.

SCAG estimates that 413 low-income renter households are overpaying for housing in the City. With TANF payments set at only about \$626 per month for a three-person family, it is likely that TANF recipients are among those who are most rent burdened.

Potential Solutions and Resources

There are a number of housing needs in the City and few resources to meet them. While SCAG calls for only 46 new low- and very low-income units a year for the next five years, the City has built 73 new units for low and moderate-income seniors. This leaves only the redevelopment agency with about \$238,500 per year to develop affordable family units. The most likely financing sources for the creation of affordable rental units are the tax-exempt bond program combined with the four percent low-income housing tax credit, the new multi-family housing finance program in the California Department of Housing and Community Development, grants from the Affordable Housing Program of the Federal Home Loan Bank and the County of San Bernardino's multi-family construction and rehabilitation program.

Although the highest density permitted in the City is 12 units per acre, the City does have a density bonus program that conforms to state density bonus law and will permit a density bonus of up to 100% for projects providing 100% affordable housing. If a willing developer could be found, a rental housing project with market rate and affordable units could be constructed using a combination of tax-exempt bond funds, the density bonus and other City concessions.

The County of San Bernardino Department of Economic and Community Development (ECD) does have two programs that could help moderate-income female-headed households to purchase a home. These programs are: 1) a reduced interest rate loan program administered by a number of banks; and 2) the Housing Assistance Program (HAP) that provides help with down payments and closing costs.

The San Bernardino County Housing Authority operates a Section 8 rental assistance program with 7,000 vouchers. The waiting list, which was last opened in 1998, has 5,000 names, but only two of them are residents of Big Bear Lake. Currently, 11 families residing in Big Bear Lake have Section 8 vouchers. The agency expects to open the waiting list again in February 2002. While the Housing Authority does extensive outreach to community members when its waiting list is opened, it would be helpful if the City were to assist in planning the outreach to ensure that all families in need of housing assistance

were informed about the Section 8 program.

There are no subsidized housing units in the City for non-elderly persons. The City has several social service agencies serving low-income families. These include the Family Resource Center, DOVES, a domestic violence agency, and Operation Breakthrough, a substance abuse treatment program. DOVES has a six-month shelter program with 18 beds for battered women and their children and a Cal Works program. Emergency food and clothing, and shelter vouchers are available from Eternal Light Ministries, which is also planning a job training and job readiness program.

5. Homeless

It is difficult to estimate the number of homeless persons in Big Bear Lake because no one agency is responsible for coordinating the City's response to homelessness. Eternal Light Ministries, an agency that provides emergency food and clothing and shelter vouchers, provided shelter vouchers to 75 single adults and 15 families with 45 family members over a 12-month period between 1999 and 2000. In the case of two of the requests, even though the agency had shelter vouchers, no motel rooms were available at the price paid by the voucher. Accordingly, two homeless families were housed in a local campground in tents provided by Eternal Light. In winter, if no shelter can be obtained within the community, homeless individuals or families have to take the bus to San Bernardino where there is a motel that accepts shelter vouchers.

Potential Solutions and Resources

There is no emergency shelter in Big Bear Lake. DOVES operates an 18-bed transitional housing program for victims of domestic violence and their children. This is a six-month program. Over the course of a year the DOVES program houses 40 adult women and 35 children. About half the women who leave the program move "down the hill" because they are unable to find affordable housing and full time employment in Big Bear Lake. There are no transitional housing units for homeless individuals or families with general needs.

The County of San Bernardino Community Services Department (CSD) is responsible for development of the federally mandated Continuum of Care for homeless persons in the County. CSD has hired a Homeless Coordinator who is creating a website for the Homeless Coalition, an organization initiated by CSD to coordinate homeless services in the County. The Homeless Coordinator is also trying to help form local coordinating groups in various geographic areas of the County. Since the Coalition is in the earliest stage of formation, it will be some time before it is able to provide any assistance for the development of homeless services. The City of Big Bear Lake could stimulate the development of a local coordinating group by bringing together providers of homeless and supportive services, and helping the group identify needs and plan the development of a transitional housing facility for families. Funding for this project is already one of the goals of the Big Bear Lake Improvement Agency's Five-Year Implementation Plan. Additional funding could be sought from the Emergency Housing Assistance Program (EHAP), operated by the California Department of Housing and Community Development.

a. Emergency Housing

There are three different grant programs for the capital and operating costs of emergency shelters.

Emergency Housing Assistance Program (EHAP): The EHAP program is administered by the California Department of Housing and Community Development. The state conducts a competitive application for these funds every year. Information about the program can be obtained by contacting Bill Andrews at (916) 322-0919.

Emergency Food and Shelter Program (EFSP): This grant program is based on funds provided by the Emergency Food and Shelter National Board Program. San Bernardino County receives an annual allocation of these funds. The application process is managed by the United Way of Mt. Baldy. The program administrator at United Way of Mt. Baldy is Javier Contreras. Mr. Contreras can be contacted at (909) 980-1994.

Federal Emergency Shelter Grant (FESG): This grant program is administered by the San Bernardino County Department of Economic and Community Development which uses it to pay for the County's Cold, Wet Weather Shelter Program.

b. Transitional Housing

HUD Supportive Housing Program: The application process for the HUD Continuum of Care Supportive Housing Program will be managed by the San Bernardino County Community Services Department. The Supportive Housing Program will pay up to \$400,000 for capital costs, 75% of operating costs and 80% of supportive services costs. Transitional housing may be offered to clients for between six and 24 months. Grants are usually made for three-year periods and are renewable. In addition to the Supportive Housing Program, the HUD Continuum of Care Program includes Shelter Plus Care, a program that provides Section 8 certificates to permanently house mentally or physically disabled persons and the Section 8 SRO Moderate Rehabilitation program to provide SRO housing for disabled persons.

6. Farm Workers

According to the 1990 Census, there were no farm workers in Big Bear Lake. Big Bear Lake is a recreation area adjacent to a national park. There is no agricultural land within the City. The City is located in a mountain recreation area and is not adjacent to any farming region.

7. Temporary Resort Workers

During the winter months, the two ski resorts in Big Bear Lake add approximately 1,740 additional workers. Some of who work full-time, while the others are part-time weekend workers. Not much is known about where these workers come from, where they live while they work in Big Bear Lake and how they are housed. One resort did survey its workers

and found that 45% of their winter employees live in Big Bear Lake and the surrounding area, 27% come from the High Desert communities, 3.2% from other parts of San Bernardino County, 10% from Los Angeles County and 14.8% from other counties including Riverside, Santa Barbara, Orange, San Diego, and other parts of the State and other countries. The updated programs section contains a proposed program to work with the personnel departments of the two resorts to find out more about where temporary resort workers live and how they are housed.

8. Fair Housing Programs

The San Bernardino County Department of Economic and Community Development contracts with Inland Fair Housing and Mediation Board to provide fair housing services to cooperating cities and unincorporated areas. Big Bear Lake is considered a “cooperating city” because the County administers its CDBG funds. Services provided by Inland Fair Housing include investigation of fair housing complaints, landlord-tenant counseling and dispute resolution. Inland Fair Housing and Mediation Board also provides education and outreach about fair housing, conducts fair housing workshops to train property managers and produces the Fair Housing Quarterly which is mailed to property owners throughout San Bernardino County.

According to Inland Fair Housing and Mediation Board residents of Big Bear Lake filed no discrimination complaints in 1999 but two complaints were filed in the first quarter of 2000. Information on the disposition of those complaints was not available. Inland Fair Housing, which provides services countywide, schedules only one staff outreach day in Big Bear Lake each year. At that time, the staff member distributes brochures to public locations such as City offices and the library and to nonprofit organizations such as the senior center and social services agencies. It was not possible to determine whether the small number of discrimination complaints arises from a lack of knowledge about fair housing rights, a lack of knowledge about Inland’s services or the absence of discrimination in Big Bear Lake’s housing market.

C. ADEQUATE SITES AND SERVICES

1. Land Zoned for Residential Use

The City of Big Bear Lake has already met its 1998-2005 regional fair share allocation of 102 new housing units by constructing 73 permanent units for very low to moderate-income seniors and 144 market rate single family units, for a total of 217 new housing units.

In the City of Big Bear Lake’s 1999 General Plan, 2,411.9 acres are designated for residential use. An additional 84.2 acres are designated for residential use with a Camp Overlay. Once the camp use has terminated, the land may be developed at the designated residential density.

According to the City’s Land Use Element, the 331.9 acres of land designated for multi-family residential development will accommodate 3,982 units at build-out. As of January 2000, the City has 1,253 attached and multi-family units. Although some of the land

designated for multi-family use is occupied by single-family units, an additional 3,133 units can be built on vacant or underutilized lots in the single family (SFR-3 and SFR-4) and multi-family (MFR) zones. The multi-family areas can accommodate 1,265 additional multi-family units and the single-family areas, can accommodate 1,868 additional single-family units. A partial inventory of housing conditions and additional residential capacity of all land designated for residential uses on the General Plan Land Use Map and the Village Specific Plan was conducted by the Planning Division staff in 2000. This survey indicated that only an additional 214 multi-family units could be accommodated at build-out. A subsequent and more comprehensive survey conducted in February of 2001 that specifically inventoried sites that would be available for multi family uses determined that 1,469 new multi-family units could be accommodated. The land surveyed included property designated Multi-family Residential on the General Plan Land Use Map that was either vacant or underutilized, which determined that 1,265 units can be accommodated within this designation. The survey also included property within the Village Specific Plan that, although, not specifically designated for residential uses, would permit multi-family uses and where multi-family development would be appropriate given the existing land use patterns within the specific plan area. This increased the number of potential multi-family units to 1,469. Table 15 shows that there are 76.96 vacant acres and 95.9 underutilized acres within the City that could accommodate 1, 469 multi-family units. Constraints such as topography and drainage courses were considered during the survey; therefore, the estimated number of potential multi-family units reflect these constraints

Additionally, although not included in the survey results, the commercial and industrial General Plan Land Use designations permit the establishment of up to three accessory residential uses per parcel. This means that within the five commercial land use designations (Commercial General, Commercial Recreation, Commercial Visitor, Commercial Services and Industrial), there is also the potential for residential units above or behind business on the same parcel. This policy provides an opportunity for the development of additional residential units, beyond that permitted by the zoning classifications and Village Specific Plan. In order to take advantage of this opportunity, Program 1.1.3 has been created to ensure that the General Plan continues to allow for accessory dwelling units in commercial designations.

Although a number of commercial uses such as bed and breakfast establishments, time-share condominiums, hotels and motels are conditionally allowed in the areas designated for multi-family development and even in some of the single family areas, these commercial uses do not have the potential to significantly reduce the total residential capacity of the City at build-out. This is because there is sufficient land within the City to accommodate an additional 1,469 multi-family units and 1,868 single family units and because up to three accessory residential units may be developed within land designated for commercial and industrial uses within the General Plan Land Use Map. In addition, at this time, the total residential capacity of the City far exceeds the capacity needed to meet the RHNA fair share requirement for new housing.

Table 15
Land Available for Multi-family Development

ZONING	VACANT ACREAGE	UNDERUTILIZED ACREAGE	NUMBER OF POTENTIAL UNITS
Multiple Family Residential	66.31	89.6	1,265
Village Specific Plan	10.65	6.3	20
Total	76.96	95.9	1,469

Source: City of Big Bear Lake Planning Division, February 2001

Table 16 shows the different land use designations within the City. This table shows anticipated density, acreage, number of units that each designation could support and the anticipated number of permanent residents. It is recognized within the table that Big Bear Lake is a resort community with many second homes that remain vacant throughout most of the year. Therefore, the population that each land use designation could generate has been adjusted to reflect the permanent population that resides in the City.

Table 16
Land Designated for Residential Use

LAND USE DESIGNATION	MAXIMUM PERMITTED DENSITY	NO. OF ACRES DESIGNATED	% OF RESIDENTIAL LAND	MAX. NO. OF UNITS	TOTAL PERMANENT RESIDENTS*
Rural Residential	1 unit per 2.5 acres	360 (includes 71.9 camp overlay)	13	144	180
Equestrian Estates (EE)	1 unit per acre	89.8	3	179	223
Single Family Residential-3 (SFR-3)	3 units per acre	262.8 (includes 12.3 acres camp overlay)	10	788	9851
Single Family Residential-4 (SFR-4)	4 units per acre	1,669.3	62	6,797	8,496
Multiple Family Residential	12 units per acre	331.9	12	3,982	4,977
Total	N/A	2,743	100	11,890	14,861

Source: City of Big Bear Lake Land Use Element, Table LU-4

*Based on 2.5 persons per dwelling unit at a 50% maximum permanent occupancy.

D. ENERGY CONSERVATION

The City of Big Bear Lake adopted the California Uniform Building Code in its entirety. The energy conservation measures required by the City are set forth in the Uniform Building Code.

Big Bear Electric Co. participates in the Low-Income Energy Assistance (LEAP) payments program providing lower energy rates to eligible households. To inform residents about this program, the electric company annually mails all customers a brochure and application form for LEAP with the monthly bill.

The County of San Bernardino Community Services Department administers a weatherization program with funding from both the federal government and several Southern California gas companies. Services provided include: attic insulation and venting, weather stripping, repair or replacement of windows and doors, if needed, and repair of combustion appliances. Low flow showerheads are also installed. An agency staff person, who lives in the mountain community of Twin Peaks near Big Bear Lake, processes applications. The work is performed by County weatherization crews.

San Jose
2000-2001
2000-2001

San Jose
2000-2001
2000-2001

San Jose
2000-2001
2000-2001

V. CONSTRAINTS

A. GOVERNMENT CONSTRAINTS

1. Land Use Controls

Table 16 shows that if built out to maximum capacity, the land designated for multi-family development could support up to 3,982 units or about 33% of the potential 11,890 residential units. Table 15 demonstrates that there are approximately 172 acres available for multi-family development, including both vacant land and underutilized sites. This acreage can support an additional 1,469 multi-family units. The R-3 zone district allows for a limited number of commercial uses. These commercial uses have the potential to reduce the total residential capacity of the City at build-out. However, given the amount of acreage available for multi-family uses and that up to three accessory residential uses are permitted in the commercial General Plan Land Use designations, this is not considered a significant land use constraint. In addition, at this time, the total residential capacity of the City exceeds the capacity needed to meet the SCAG fair share requirement for new housing

All infrastructure needed to serve the sites that could accommodate the additional 1,469 units is available. The allowable density is 12 units per acre. Given that the City's Density Bonus Ordinance allows for a 100 percent density bonus, provided that units are being made available for affordable households, with development incentives, it is believed that this density is appropriate. Additional incentives for the development of affordable housing are proposed through Program H2.1.3 to make city-owned property for affordable housing; Program H2.1.4 where the City will apply for appropriate housing funds to assist in the development and preservation of units; and Program H2.3.1 to maintain the City's existing density bonus provisions.

Land Use Constraint and Proposed Mitigation

The City's Zoning Code does not identify areas where emergency shelters and transitional housing facilities can be built. Program H6.1.5 in the updated programs section proposes that emergency and transitional housing be conditionally permitted in multifamily residential zones and permitted in commercial zones as a principally permitted use. The City is currently updating its Development Code, which will include revisions to each zone district in the City. This update will include provisions for emergency shelters and transitional housing in these zone districts.

Development Standards

Table 16 shows that there are five different General Plan residential land use designations in the City of Big Bear Lake. Rural Residential allows one unit per 2.5 acres, Equestrian Estates allows one unit per acre, Single-Family Residential 3 (SFR-3) allows three units per acre, and Single-Family Residential 4 (SFR-4) allows four units per acre with a minimum lot size of 7,200 square feet. Multiple Family Residential zoning allows 12 units per acre with a density bonus of up to 100% for affordable housing. The development standards that govern single family and multi-family development have been in place since the 1960's, prior to the City's incorporation in 1980. Upon incorporation, the City adopted

the County of San Bernardino's Development Code, which has been revised from time-to-time by City ordinances. Residential development standards for both Single Family Residential (R-1) and Multiple Family Residential (R-3) zone districts are shown in Table 17.

Table 17
Residential Development Standards

	R-1	R-3
1. Setbacks		
A. Front Yard and Side Street Yard Setbacks		
1. On Streets 40 feet wide or less:	1. 35 feet from centerline of street.	1. Same as R-1.
2. On Streets greater than 40 feet wide:	2. 15 feet from property line.	2. Same as R-1.
B. Interior Side Yard Setbacks	1. Not less than 10% of lot width, but no less than 3 feet and does not have to exceed 5 feet. Parcels created after January 19, 1969 shall have one side yard not less than 10 feet.	1. Same as R-1.
C. Rear Yard Setbacks	15 feet from property line	10 feet from property line
2. Building Coverage	40 percent of lot area	60 percent of lot area
3. Open Space	N/A	35 percent of lot area (may include natural opens space or landscaping)
4. Building Density	1 unit per lot of record	12 units per acre
5. Building Height	40 feet for primary structures	40 feet for primary structures
6. Parking	2 spaces	2 spaces per unit

The City's General Plan Community Design Element contains policies regarding design of single family and multi family residences. Policies relating to building materials, colors, and design have been established to promote the community's mountain character. Policies relating specifically to multi-family development have been established to provide a safe and pleasant living environment for residents and include policies relating to common open space, dispersed parking spaces in proximity to the units served, conveniently located trash enclosures, and placement of common use areas in visible areas to promote safety. These policies are provided in Appendix 2.

In additional to conventional residential buildings, other uses permitted in the multifamily residential zones are boarding and lodging houses, private schools, lodges and private clubs, philanthropic and charitable institutions, motels, mobile home parks and recreational vehicle parks, hotels and large scale housing projects. A large-scale housing project is a multi-family dwelling project of five units or more. Given that over 1,469 new multi-

family units can be accommodated at build-out this is not considered a constraint to meeting the City's housing requirements.

Effect of Development Standards on Housing Affordability

Big Bear Lake is a recreational community in which the dominant residential building type is the single-family house. In multi-family areas, the maximum density is 12 units per acre and developers of affordable housing may apply for a density bonus that could be as high as 100%, depending upon the project proposed. The chief constraint on the development of subsidized affordable housing is not land use controls but the lack of interest by nonprofit or for profit agencies in constructing and managing affordable housing in Big Bear Lake, and lack of available funds to subsidize such projects. (See section on non-governmental constraints).

Code Compliance

Code compliance activities within the City are intended to promote the safety and character of the City. The City includes approximately seven square miles. There are currently two code compliance officers responsible for code enforcement activities in the City. Therefore, code enforcement activities are primarily reactive. In the residentially designated properties, code enforcement housing efforts generally focus on overcrowding of private vacation home rentals and property maintenance. In the past, overcrowding of private home rentals has created noise, traffic and land use impacts to surrounding neighbors. However, a City ordinance adopted in 1999 requiring inspections, and more consistent monitoring of these units, has improved the conditions and operations of vacation rentals.

Development Impact Fees

The City first adopted development impact fees in 1985. The fee program was revised in 1991 in response to AB 1600. Since 1991, the fee program has been amended from time to time to reflect changing conditions and infrastructure needs. Most recently, the fee program has been the subject of a study to support revised fees in 2001, and the revised program and fee study will be the subject of public workshops and hearings in late 2001 through 2002. As drafted, the updated fee program will ensure that new growth will pay only its fair, or proportionate, share of the cost of off-site infrastructure and facilities needed to support new development. Tables 18 and 19 provide a breakdown of existing permit and fee costs for the development of a single-family house and multi-family development. Development impact fees are currently \$539, but are proposed to be increased in 2002 based on the latest fee study.

The fee program is being re-evaluated and the update will consider the incorporation of development impact fees for roadways, drainage, and open space. Existing impact fees and any new fees established by the revised fee program may present a constraint to housing since it is anticipated that impact fees will increase. Although the City has already met its housing obligation, this may create a constraint to additional affordable housing development. Therefore, the City will create a housing program that will assist in the payment of development impact fees, for affordable units.

2. Parking Requirements

Parking requirements are the same for all types of residential development: two parking spaces per unit, regardless of the number of bedrooms in the unit. The General Plan encourages one of the spaces to be covered, either within a garage or carport; the other may be open. A builder proposing to reduce the number of parking spaces would have to apply for a variance; however, in the case of affordable housing, the City's density bonus ordinance contains provisions for granting additional land use concessions to affordable housing developers, which might include a parking reduction.

3. Infrastructure to Support Housing Development

According to the City's Land Use Element, most of the land within the City designated for single-family use has already been subdivided into buildable lots. Further, infrastructure such as streets and utilities are readily available to almost every lot in the City; therefore, availability of infrastructure is not considered to be a constraint to new housing development.

4. Development Costs for Valuation

Development costs have been provided for the City of Big Bear Lake. These costs are likely to be similar in the surrounding unincorporated communities because all these areas generally use the same contractors, building materials suppliers and construction labor force. Variation in housing costs in the various Bear Valley communities is largely due to differences in land prices.

The City's schedule of building costs for valuation is as follows:

Table 18
Schedule of Building Costs for Valuation, 2000 (Single Family Unit)

STRUCTURE COMPONENT	COST PER SQ. FT.	TYPICAL SIZE/SQ. FT.	TOTAL COSTS
Single Family Unit			
Residence	\$ 90.60	2,000	\$ 171,000
Garage	23.30	400	9,000
Porch	20.00	100	1,800
Deck	16.30	200	2,000
Total			\$ 183,800
Multi-Family Unit			
Residence	\$ 85.50	1,250	\$ 106,900
Garage	22.50	220	4,950
Total			\$ 111,850

Source: City of Big Bear Lake Division of Building and Safety

5. Fees and Exactions

The fees for a 2,000 square foot residential unit are \$14,594.088 with the majority of the cost for water and sewer connections and school fees. The City also charges a developer fee of \$539 per unit. Construction permit fees are based on valuation. Table 19 shows the costs for building permits and fees for a 2,000 square foot single-family dwelling unit. The building permit fee is based on the valuation schedule provided in Table 18. Table 20 shows the permit and fee costs for multi-family construction.

Table 19

Permit and Fee Costs for a 2,000 Square Foot Single Family Unit, 2000

Permit Costs (Building permit fees based on valuation--See Table 17)

\$ 993.75	Base fee for first \$100,000 of valuation
<u>470.40</u>	5.60 for each additional \$1,000 of valuation up to \$500,000
\$ 1,464.15	

Building Permit Fees

\$ 1,464.15	Building Permit Fee
951.70	Plan Check Fee (65% of Building Permit Fee)
159.00	Electrical Fee (.056 x habitable space + 23.50 issuance fee + 23.50 temporary power pole)
198.75	Approximate Plumbing Fee
66.10	Approximate Mechanical fee
18.38	Strong Motion Instrumentation Program Fee (.0001 x valuation)
25.00	Road Encroachment Fee (\$25.00 per driveway cut)
<u>48.00</u>	Fire flow review
\$ 2,931.08	

Development Fees

\$ 2,833.00	Sewer Connection Fee (per each EDU; 1 EDU assumed)
4,611.00	Water Connection Fee
539.00	Developer Fee per unit (City development impact fee)
<u>2,680 .00</u>	School Fee (\$1.34 per square foot x habitable space)
\$10,663.00	

\$13,594.08 Total Cost Permits and Fees.

Table 20

Permit and Fee Costs for a 1,250 Square Foot Multi-Family Unit

Permit Costs

Building permit fees based on valuation (See Table 17)

\$ 993.75	Base fee for first \$100,000 of valuation
<u>66.20</u>	5.60 for each additional \$1,000 of valuation up to \$500,000
\$ 1,060.20	

Building Permit Fees

\$ 1,060.95	Building Permit Fee
689.62	Plan Check Fee (65% of Building Permit Fee)
117.00	Electrical Fee (.056 x habitable space + 23.50 issuance fee + 23.50 temporary power pole)
198.75	Approximate Plumbing Fee
66.10	Approximate Mechanical fee
11.88	Strong Motion Instrumentation Program Fee (.0001 x valuation)
25.00	Road Encroachment Fee (\$25.00 per driveway cut)
48.00	Fire flow review
<u>\$ 2,217.00</u>	

Development Fees

\$ 2,833.00	Sewer Connection Fee (per each EDU; 1 EDU assumed)
4,611.00	Water Connection Fee
539.00	Developer Fee per unit (City development impact fee)
<u>2,680.00</u>	School Fee (\$1.34 per square foot x habitable space)
\$ 10,663.00	

\$12,880.30 Total Cost Permits and Fees.

Total fee costs for single family and multi-family units are similar with much of the cost attributable to sewer, water and school fees. Since the City has met its fair share obligation, these do not appear to constrain housing development. Developer impact fees may increase based upon the fee study currently being undertaken. However, a program is being included that would provide for Agency assistance on impact fees for development of new affordable housing units.

6. Permit Processing

Permit processing for a single-family house requires an approximate four-week plan check period. Multi-family development is a two-stage process with a six to eight-week plot plan and design review application which is heard before the Planning Commission, followed by a plan check process that takes about four weeks.

7. Building Codes

The City has adopted the California Uniform Building Code without any additions or changes. Building permit fees are also based on the Uniform Building Code. These code requirements are the same as those in the unincorporated areas surrounding Big Bear Lake.

8. Circulation and On and Off Site Improvements

Most of the land within the City of Big Bear Lake has been divided into buildable lots and the majority of streets are already dedicated but not all streets are paved. Builders are required to provide curbs and sidewalks in areas where there are already curbs and sidewalks. In areas of the City where there are neither curbs nor sidewalks and curbs and sidewalks are not planned for, developers of individual parcels are generally not required to provide this amenity.

Most parcels in the City are readily served by water, power, gas and sewer facilities. There is a substantial fee for power and sewer hookups. Waste disposal is conducted through a contract between the City and Big Bear Disposal. Natural gas is supplied by Southwest Gas Corporation. Electricity is provided by Bear Valley Electric Service, a wholly owned subsidiary of Southern California Water Company. Telephone service is provided by Verizon (formerly GTE). Big Bear Lake has had cable television service since the early 1960's. The City is currently considering needed public access and public service provisions for future contracts with cable providers. The City does not currently have a coordinated system of drainage for storm water and is in the process of developing a drainage master plan. The City is working with seven other cities and three unincorporated areas to develop a water diversion and recycling program. There is no evidence that the minimal requirements for on and offsite improvements are a constraint on housing development.

9. Access to Housing Assistance

The City of Big Bear Lake is a small city with a permanent population of only 5,438 people. Its allocation of Community Development Block Grant (CDBG) funds is only about \$37,000 per year. The City does not directly control these funds. Instead the Big Bear Lake City Council makes recommendations for the expenditure of this money, but the funds are administered by the Economic and Community Development Department of the County of San Bernardino (ECD). The City does have a redevelopment agency with an annual housing set-aside, but all other housing programs, including HOME, are administered by the County. The offices of ECD are an hour away in the City of San Bernardino as are the offices of many of the service agencies that might refer residents to these programs. It is therefore difficult for residents of Big Bear Lake to obtain information about housing programs.

The City cannot remove this constraint through local ordinance. However, it can ensure that residents have access to information about housing programs by providing notices and links on the City's website and distributing literature informing residents about housing programs. Additionally, it can help coordinate the development of housing and services to homeless persons by assigning a City staff person as a housing/homeless coordinator.

The City can further facilitate the provision of housing services by taking an active role to ensure that both public and nonprofit agencies have appropriate office space in the City of Big Bear Lake. There is land available within appropriate General Plan land use designations that will accommodate these uses, as principally permitted uses. In order to facilitate the establishment of these agencies, the City will actively assist them in site selection and seek the cooperation of the private sector in the provision of social service office space.

a. Housing Information

The City could post notices about housing programs and links to County departments on the City's website. The City could also periodically provide press releases or stories to the local newspapers about housing assistance and provide brochures for the county's first-time homebuyers program and the HAP program to local real estate offices.

b. Program Coordination

The City will assign City staff to work with the City's homeless service providers in the development of an emergency shelter and a transitional housing program.

B. NONGOVERNMENT CONSTRAINTS

1. Land and Construction Costs

Land costs vary considerably in Big Bear Lake. A survey of 54 vacant parcels zoned for residential use sold between April and September 2000 shows that most land was priced between \$1.68 and \$9.00 per square foot with an average price of \$4.79 per square foot. At that price, a 7,200 square foot lot in the SFR-4 zone would cost \$34,488. Thirteen parcels were priced between \$14.20 and \$111.11 per square foot with an average price of \$40 per square foot. At that price a 7,200 square foot lot would cost \$288,000. It is important to note that land with lake views is more expensive, and that residential land available for affordable units exists in other areas of the city.

Construction costs (see Table 18) are \$90.60 per square foot according to the City's Department of Building and Safety. Construction costs are similar throughout the mountain area since construction projects inside and outside the City use the same contractors, building materials suppliers and labor force.

Construction costs combined with land costs are not constraining housing development since units continue to be built in Big Bear Lake but they do affect the affordability of new housing in Big Bear Lake. In response, the City used redevelopment set-aside funds to construct 73 affordable senior units and will continue to use set-aside funds for affordable transitional or permanent housing. In order to mitigate the constraint on housing affordability imposed by land and building costs, the City's density bonus ordinance provides up to a 100% density bonus and possible other land concessions for affordable housing construction.

2. Finance

Finance for housing purchase and housing construction appears to be readily available in the City of Big Bear Lake. There are a number of banks and mortgage lenders located in the community and additional loans can be accessed on the Internet. Internet mortgage sites make it possible for borrowers to compare rates and shop for the best terms. As an example of the loans available to home buyers in the City of Big Bear Lake, first-time homebuyer programs offered by a local bank include a slightly reduced interest rate, no points or origination fee, a \$2,000 grant to cover closing costs and a \$5,000 down payment assistance loan that is forgiven after five years. Buyers are only required to provide a down payment of between 1% and 3% of the selling price. The San Bernardino County Department of Economic and Community Development also offers a first-time homeowner program and down payment assistance. Six banks throughout the County process applications for these loans.

3. Market Preference for Single Family Homes

The single family home appears to be the preferred housing type in Big Bear Lake. The market is producing only a few new multi-family units. According to the California Department of Finance, between 1990 and 2000 no new condominium units were constructed in Big Bear Lake. As long as resale single-family homes remain affordable to

moderate-income homebuyers, there is not likely to be much demand for condominiums. However, in the next planning period, 2006-2010, rising prices of scarce single family building sites may begin to create a demand for multi-family housing.

A preliminary analysis of the results of a survey of community needs conducted by the Bear Valley Unified School District indicates that large low-income families are not able to find affordable rentals large enough to accommodate their families. Most rentals in Big Bear Lake are single-family homes; with the average rent for a three-bedroom unit at \$750 per month, the rent for larger home is too high for families earning less than \$27,000 (\$12.98 per hour) per year.

According to an August 8, 2000, article in the Los Angeles Business Section, there is little apartment construction in Riverside and San Bernardino Counties. The article quotes an explanation from Keith Guericke, President of Essex Property Trust which owns 7,071 apartment units in Los Angeles, Orange and Ventura counties, "We think that's [San Bernardino and Riverside Counties] a very difficult market for apartment construction because single-family homes are so inexpensive, and that puts a cap on what kind of rents you can charge . . . The land is cheaper there but construction costs are still high, so it's difficult to make the economics work."

4. Capacity for Affordable Housing Construction

While several nonprofit organizations that provide services to special needs groups have developed transitional housing in the City of Big Bear Lake, there are few if any nonprofit organizations in the community or surrounding areas capable and willing to develop and operate affordable multi-family rental housing. Larger regional organizations that build and operate affordable housing are generally unwilling to take on projects smaller than 60 units or located far from existing bases of operation. However, if a local social service agency or church-based organization were willing to sponsor a nonprofit housing development, that organization could work with a development consultant, a local developer and property management organization to create and manage a small affordable housing project. Such a project could be funded with a combination of redevelopment funds, state bond and tax credit funds, and grant money from a program such as the Affordable Housing Program of the Federal Home Loan Bank.

PREPARATION OF BUDGET WITH EXPENSES

There are no existing departments in the City of Big Bear Lake with existing revenues. The only revenue source in the community is a development of 13 units with no other revenues and located by the Big Bear Lake Improvement Agency. These units have 10-year term contracts and are for moderate-income senior citizens with an option for a 10-year extension of the affordable program.

VI. PRESERVATION OF UNITS WITH EXPIRING SUBSIDIES

There are no housing developments in the City of Big Bear Lake with expiring subsidies. The only assisted housing in the community is a development of 73 senior units now under construction and financed by the Big Bear Lake Improvement Agency. These units have 30-year rent subsidies for low to moderate-income senior renters with an option for a 10-year extension of the affordability covenants.

VII. GOALS, OBJECTIVES, POLICIES AND PROGRAMS 2000 - 2005

The City of San Jose is committed to providing a high quality of life for its residents. This commitment is reflected in the City's goals, objectives, policies and programs. The City's goals, objectives, policies and programs are designed to provide a high quality of life for its residents.

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1.1.1.1

Program 1.1.1.1

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Planning Division

1.1.1.2

Program 1.1.1.2

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Planning Division

Program 1.1.1.3

1.1.1.4

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Program 1.1.1.5

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Planning Division

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VII. GOALS, OBJECTIVES, POLICIES AND PROGRAMS 2000 - 2005

GOAL H1 PROVIDE ADEQUATE SITES

Policy H1.1

Ensure total dwelling capacity equal to new construction need and provide sites suitable for a variety of types of housing for all income levels, including rental housing and manufactured housing.

Program H1.1.1

Provide adequate sites for the development of at least 102 new housing units for all income levels between 2000 and 2005.

Responsible Agency: Planning Division

Timeline: Ongoing

Program H1.1.2

On the General Plan Land Use Map, designate sufficient residential land to accommodate 7,908 single-family residential and 3,982 multiple family residential units at General Plan build-out.

Responsible Agency: Planning Division

Timeline: Ongoing

Program H1.1.3

The City shall continue to permit accessory residential uses within the commercial land use designations of the City's General Plan Land Use Map, allowing up to three units per parcel, in order to provide additional housing opportunities.

Responsible Agency: Planning Division

Timeline: Ongoing

Program H1.1.4

The City shall conduct a focused survey of land available for multi-family development to determine the number of potential units that can be supported within the City. Should the survey determine that there is insufficient land available for multi-family development, the City will evaluate its Development Code and Zoning Map to assess whether it is appropriate for additional land to be designated for multi-family development, or whether an additional zone classification, strictly dedicated to multi-family development is necessary.

Responsible Agency: Planning Division

Timeline: 2005

Program H1.1.5

The City shall adopt and implement a Mobile Home Conversion Ordinance to assist in the relocation of residents of existing mobile home parks in the event of closure or changes in use.

Responsible Agency: Planning Division

Timeline: Adopted in 2001.

Policy H1.2

Eliminate barriers to housing development for all income groups arising from incompatibility of the zoning code and the general plan or unnecessarily lengthy, ambiguous or conflicting requirements of the development review and permitting process.

Program H1.2.1

Revise the Development Code to conform to the General Plan and to include general procedures on the development review process. (See Policy L3.1 and Program L3.3.1 in the Land Use Element)

Responsible Agency: Planning Division, Planning Commission, City Council

Timeline: December 2002 - Development Code adoption and Zoning Map Update

Program H1.2.2

Revise the Development Code to establish procedures for the continued use and/or expansion of legally non-conforming single and multiple family residential uses.

Responsible Agency: Planning Division, Planning Commission, City Council

Timeline: December 2002 and Ongoing

GOAL H2 ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF LOW-AND MODERATE-INCOME HOUSEHOLDS

Policy H2.1

Utilize federal, state, and local housing subsidies to produce affordable housing.

Program H2.1.1

Complete the 73-unit senior housing facility funded with redevelopment set-aside money, and receive annual report from developer to ensure continue compliance with the recorded covenants and restrictions.

Responsible Agency: Improvement Agency, Building and Safety and Finance Divisions

Timeline: Completed and fully occupied 2001

Program H2.1.2

The City shall send out a Request for Proposals in order to seek proposals from private developers and other agencies to provide very low to moderate-income housing, including large family housing, and shall cooperate and assist in the development of such housing, through streamlining the application process, supporting density bonuses and providing financial assistance, which may include the use of redevelopment funds.

Responsible Agency: Planning Division/Improvement Agency

Timeline: Seek proposals in 2003

Program H2.1.3

The City shall make available approximately .29 acres of city-owned property zoned Multiple Family Residential available for the development of a minimum of three low to moderate-income housing units. The City will support additional units through a density bonus as appropriate for the site. In addition, as funds permit, the City may consider assistance through additional land acquisition and assembly.

Responsible Agency: Planning Division/Improvement Agency

Timeline: December 2003

Program H2.1.4

The City shall investigate the various housing programs/funds available from federal, state and local agencies and apply for funds, such as HOME and CDBG, in order to assist in the implementation of the Housing Element through the preservation of existing affordable housing, development of new affordable units and homeownership for affordable households. In accordance with Programs H2.2.1 and H4.2.1, the City will advertise County programs quarterly in the local newspaper and on local television as a public service announcement. The City will distribute this information to the Board of Realtors and make applications available at City Hall.

Responsible Agency: Planning Division/Improvement Agency

Timeline: 2003 and annually thereafter

Policy H2.2

Facilitate access to housing assistance programs for first-time homebuyers.

Program H2.2.1

The County offers below-market interest rate loans for home purchase to eligible families. These loans are administered by a number of banks. Assistance with down payment and closing costs is also available under some circumstances. Establish a notice on the City's website to inform the public about the affordable homeownership programs of the County of San Bernardino Department of Economic and Community Development. Provide a link to the Department's website to facilitate access to the information and update as necessary. Advertise the information quarterly in the local newspaper and on local television as a public service announcement. The

City will distribute this information to the Board of Realtors and make the applications available at City Hall.

Responsible Agency: Planning Division and City Webmaster

Timeline: Post notice and establish link by March 2002. Revise periodically, as needed.

Program H2.2.2

The City shall assign a part-time staff person to compile information on available County of San Bernardino housing programs and actively disseminate the information to members of the public.

Responsible Agency: Planning Division/Improvement Agency

Timeline: January 2002 and ongoing

Program H2.2.3

First Time Homebuyer Program: This program of the San Bernardino County Department of Economic and Community Development is funded by mortgage revenue funds. The program provides below-market interest rate loans to qualified first-time homebuyers. Households with incomes below 80% of the County median income are eligible for the program. Applications are made directly to participating lenders. A list of these lenders can be found on the County's website.

Responsible Agency: San Bernardino County Department of Economic and Community Development

Timeline: Ongoing

Program H2.2.4

Homeowner Assistance Program: This program, funded by federal HOME funds, provides down payment assistance and closing costs to first time homebuyers earning between 60% and 80% of County median income. It is administered by the same lenders that process the first time homebuyers loan program.

Responsible Agency: San Bernardino County Department of Economic and Community Development.

Timeline: Ongoing

Policy H2.3

Provide regulatory concessions and incentives for the development of affordable housing.

Program H2.3.1

Continue to implement the City's Density Bonus ordinance where appropriate to facilitate the development of affordable housing for very low- and low-income households, which is also restricted for occupancy by affordable households through recorded covenants and restrictions. In accordance with the provisions of the ordinance, provide incentives to developers, which may include, but not be limited to, reduction in development standards such as parking or setback requirements; up to a 100% density bonus; or other financial incentives such as, but not limited to, the use of low-to-moderate set-aside funds to assist with the payment of development impact fees. Typically, a project qualifies for a density bonus when the developer proposes to make units available for affordable households. The number of density units allowed is based upon the number of units that the developer proposes to provide for affordable households.

Responsible Agency: Community Development, Planning Commission, and City Council
Timeline: Ongoing

Policy H2.4

Assess the needs for affordable housing of various groups in the community.

Program H2.4.1 Housing Needs Survey

Conduct a survey of the housing needs of the temporary workers who work at the City's two ski resorts to determine the need for special programs to accommodate this population. Prepare a survey form and ask the personnel departments of each resort to administer it to their employees. (Bear Mountain Resort already collects this information.)

Responsible Agency: Planning Division
Timeline: Prepare survey to be administered in Winter 2002.

Program H2.4.2

If the temporary worker survey indicates a need for better housing solutions for temporary workers, convene a task force of managers of seasonal rental properties, City officials, ski resort management, and representatives of the temporary work force to study possible solutions and make recommendations.

Responsible Agency: Planning Division
Timeline: Convene Task Force in 2002 and make recommendations by June 2003

GOAL H3. ADDRESS AND WHERE APPROPRIATE AND LEGALLY POSSIBLE, REMOVE GOVERNMENTAL CONSTRAINTS

Policy H3.1

Continue to assist departments of the county government and nonprofit agencies that provide essential social services in obtaining appropriate office space in Big Bear Lake.

Program H3.1.1

Assess the effects of the provisions of the Development Code on the ability of government and nonprofit agencies to obtain adequate and appropriate sites for the provision of social services, including housing assistance, and take appropriate action, which may include revising the Development Code to specify the zone districts in which these uses are permitted and assigning a staff member to act as an ombudsman.

Responsible Agency: Planning Division

Timeline: Development Code Update December 2002; staff member assigned.

Program H3.1.2

Assign a City staff person to act as an ombudsman to assist county government departments and social service agencies in site location and application processing, in order to streamline the entitlement process.

Responsible Agency: Planning Division

Timeline: 2001, staff member assigned.

Program H3.1.3

The development impact fees shall be updated. In the event that amount of development impact fees are increased, the City shall establish a program to provide full or partial assistance with fees using redevelopment set-aside funds as an incentive to promote development of affordable units, provided that appropriate covenants are obtained to ensure the availability of affordable housing.

Responsible Agency: Planning Division/Improvement Agency

Timeline: 2002 and Ongoing

GOAL H4 CONSERVE AND IMPROVE THE CONDITION OF THE EXISTING AFFORDABLE HOUSING STOCK

Policy H4.1

Use tax increment funds from the Redevelopment Housing Set-Aside to provide rehabilitation loans and/or grants to low- and moderate-income homeowners and to owners of rental properties who agree to keep their rents affordable for a specified period of time.

Program H4.1.1

Develop a rehabilitation loan and/or grant program for single and multi-family rental properties as described in the Improvement Agency Five-Year Plan. Consider contracting with a local bank to administer the program. As appropriate, develop loan documents, procedures for reviewing and approving loans and construction draws and a process for monitoring compliance with affordability restrictions.

Responsible Agency: Big Bear Lake Improvement Agency

Timeline: Conduct financial feasibility study in 2002. Based on findings of the study develop a loan and/or grant program by 2003.

Policy H4.2

Facilitate access to information about housing repair and rehabilitation programs operated by the San Bernardino County Department of Economic and Community Development.

Program H4.2.1

Use the City's website to provide information on the housing repair and rehabilitation programs provided by the San Bernardino County Department of Economic and Community Development. Provide a link to that Department's web page on the City website so that City residents can easily find the information. Advertise the information quarterly in the local newspaper and on local television as a public service announcement. The City will distribute this information to the Board of Realtors and make the applications available at City Hall.

Responsible Agency: Planning Division and City Webmaster

Timeline: Set up notice and links by March 2002. Revise periodically, as needed.

Program H4.2.2

As funds permit, provide a grant to a nonprofit community organization to assist in funding an outreach worker to inform residents of Big Bear Lake about available housing programs, such as the first time homebuyer programs, rehabilitation loan programs, weatherization program, senior loan program and the Section 8 tenant assistance program.

Responsible Agency: Community Development

Timeline: Coordinate with non-profit agencies June 2002; Fund program by July 2003, as feasible.

Program H4.2.3

Single Family Home Improvement Loan Program: The Single Family Home Improvement Loan Program, operated by the County of San Bernardino Department of Economic and Community Development, serves County homeowners earning 80% or less of the area median income. The program provides home rehabilitation loans at or below market rates for a variety of home repairs and additions. To qualify, owners must have occupied their homes for at least one year and houses must be a minimum of eight years old. Information about this program is available on the County website.

Responsible Agency: San Bernardino County Department of Economic and Community Development

Timeline: Ongoing

Program H4.2.4

Senior Home Repair Program: The Senior Home Repair Program operated by the San Bernardino County Department of Economic and Community Development serves homeowners age 60 and older who earn 80% or less of area median income and homeowners who are permanently disabled. This program provides a one-time grant to help correct code violations and make improvements for handicapped access.

Responsible Agency: County of San Bernardino Department of Economic and Community Development

Timeline: Ongoing

Program H4.2.5

Weatherization Program: The County of San Bernardino Community Services Department administers a weatherization program with funding from both the federal government and several Southern California gas companies. Services provided include: attic insulation and venting, weather stripping, repair or replacement of windows and doors if needed and repair of combustion appliances.

Responsible Agency: County of San Bernardino Community Services Department.

Timeline: Ongoing.

Program H4.2.6

Determine which local non-profit agencies provide housing assistance in the form of simple repairs and maintenance, and refer low to moderate homeowners needing such assistance to those organizations.

Responsible Agency: Community Development Department

Timeline: July 2002

Policy H4.3

Ensure the safety of short-term tenants and the tranquility of residential neighborhoods by regulating short-term private home rentals (less than 30 days).

Program H4.3.1

Continue the City's existing program to inspect and license private homes that are rented for periods of less than 30 days. Require property owners who use their homes for short-term rentals to obtain a transient occupancy permit and a business license, and complete a home inspection conducted by a contracted inspector.

Responsible Agency: Finance Division and Code Enforcement

Timeline: Ongoing

GOAL H5 PROMOTE EQUAL HOUSING OPPORTUNITY

Policy H5.1

Facilitate access to fair housing services.

Program H5.1.1

Request the Inland Fair Housing and Mediation Board, the County contractor for fair housing services, to conduct a workshop on fair housing for local realtors, property managers and property owners. Cooperate with Inland in finding space for the workshop and publicizing the event.

Responsible Agency: Planning Division and City Webmaster

Timeline: 2002 and periodically thereafter

Program H5.1.2

Post information on fair housing on the City website. Provide a link to the web page of the Inland Fair Housing and Mediation Board. Advertise the information quarterly in the local newspaper and on local television as a public service announcement.

Responsible Agency: Planning Division and City Webmaster

Timeline: Post information and provide link by June 2001.

GOAL H6 PROVIDE HOUSING FOR PERSONS WITH SPECIAL NEEDS INCLUDING HOMELESS PERSONS

Policy H6.1

Provide leadership and coordination for the development of shelter and housing services for homeless persons in Big Bear Lake.

Program H6.1.1

Survey all agencies providing social services in Big Bear Lake to assess the need for emergency transitional and affordable permanent housing.

Responsible Agency: Big Bear Lake Improvement Agency

Timeline: 2002

Program H6.1.2

In accordance with the Improvement Agency's Five-Year Implementation Plan, utilize the housing set-aside to assist in funding affordable permanent housing in partnership with a private developer or other approved agency. In addition to the costs of acquisition, new construction or rehabilitation expenses, funded expenses could also include pre-development consulting for site identification, feasibility analysis, phase one environmental assessment and applications for private and public finance.

Responsible Agency: Big Bear Lake Improvement Agency
Timeline: 2004

Program H6.1.3

Once a plan to develop affordable permanent or transitional housing has been developed, apply for federal, state and county housing subsidy funds as appropriate and available.

Responsible Agency: Big Bear Lake Improvement Agency
Timeline: 2004

Program H6.1.4

As funds permit, provide a grant to a non-profit organization to assist in funding an outreach work to be a liaison with Big Bear Lake homeless service providers, coordinate with the San Bernardino Homeless Coordinator, help establish a local coordinating group for homeless agencies and assist nonprofit agencies in the City of Big Bear Lake to apply for and develop an emergency shelter and transitional housing project.

Responsible Agency: Community Development
Timeline: 2003

Program H6.1.5

The City shall amend its Development Code to permit the construction and/or operation of emergency shelters and transitional housing for homeless persons as conditionally permitted uses in multi-family residential zones and as principally permitted uses in commercial zones and assign a staff member to assist in the entitlement process for such projects.

Responsible Agency: Community Development
Timeline: Revise Development Code by December 2002

Program H6.1.6

Section 8 Rental Assistance Program: Ensure access to the Section 8 Rental Assistance program operated by the Housing Authority of the County of San Bernardino by assisting the agency with outreach whenever the Section 8 waiting list is opened. The Housing Authority maintains a waiting list for its 7,000-rental assistance vouchers provided under a number of programs. The waiting list currently has 5,000 names and the Authority is planning to open the waiting list in the next 12 months. The City shall work with the Housing Authority to ensure that all eligible households in the City who might need housing assistance are notified when the waiting list opens so they can choose to sign up. The City shall post the phone number of the Housing Authority and its website address on the City's website so that families needing housing assistance can contact the Authority, and advertise this information in the local newspaper and on local television as a public service announcement. The City will distribute this information to the Board of Realtors and make the applications available at City Hall.

Responsible Agency: Planning Division and Webmaster
Timeline: March 2002 and revise periodically as needed.

Program H6.1.7

Senior Repair Program: Disseminate information about the San Bernardino County Senior Repair Program that provides funds for repairs and accessibility modifications for low and moderate-income senior and disabled households.

Responsible Agency: Planning Division and City Webmaster
Timeline: Post notice and link by March 2002 and update as necessary.

Policy H6.2

Promote the development of permanent housing to meet the needs of very low-income large families in Big Bear Lake.

Program H6.2.1

The City shall send out a Request For Proposals in order to seek a developer willing to develop large family units affordable to households earning 50% or less of the median income through various incentives including, but not limited to, streamlining the permit process; utilizing redevelopment funds to assist in the payment of permit fees, development impact fees and/or land costs; and supporting a density bonus to allow for additional units.

Responsible Agency: City shall send out RFP in 2003
Timeline: 2003

Program H6.2.2

The City shall review existing codes and ordinances and revise as appropriate to bring into compliance with state and federal regulations regarding disabled access.

Responsible Agency: Building and Safety and Planning Divisions
Timeline: 2004

VIII. QUANTIFIED OBJECTIVES 2000 - 2005

Table VI

Quantified Goals and Objectives

Income Level	2000-2005 Goal	2000-2005 New	2000-2005 Total	Housing Type	Location
Very Low	24	83		Subsidized Senior Housing	San Jose, Santa Clara County
				Transitional Housing and Other Special Needs	San Jose, Santa Clara County
				Rehabilitation of Existing Housing	San Jose, Santa Clara County
Low	18	6		Subsidized Senior Housing	San Jose, Santa Clara County
				Rehabilitation of Existing Housing	San Jose, Santa Clara County
				Rehabilitation of Existing Housing	San Jose, Santa Clara County
				Rehabilitation of Existing Housing	San Jose, Santa Clara County
				Rehabilitation of Existing Housing	San Jose, Santa Clara County
Medium	18	3		Subsidized Senior Housing	San Jose, Santa Clara County
High	41	279		Single Family	San Jose, Santa Clara County
Total	101	371			

The 73 low-income senior units produced between 1998 and 2000 meet the City's fair share obligation for very low and low-income units for 2000-2005. The units will provide new units for households earning incomes higher than 120% of the County median income. In order to meet the goal of households earning between 80% and 120% of County median income, the City has provided additional units for each family. Although additional construction costs are now \$91.50 per square foot, additional units will be able to be constructed on parcels owned by the City. The units could be made more affordable to moderate income households by the City's housing program offered by local banks using both private and public sector funds. There are also a number of units available in the City's previously identified low income units (200-500 square feet) which are available for development of single-family housing units.

VIII. QUANTIFIED OBJECTIVES 2000 - 2005

Table 21
Quantified Goals New and Rehabilitated Housing

Income Level	SCAG 5-Year Goal	Big Bear New	Big Bear Rehab	Housing Type	Funding Source
Very Low	28	63		Subsidized Senior Housing	Big Bear Lake Improvement Agency
			5	Emergency Shelter and Other Special Needs	Big Bear Lake Improvement Agency
			5	Weatherization or Senior Repair Program	
Low	18	9		Subsidized Senior Housing	Redevelopment Housing Set-Aside
			15	Rehab Loans	San Bernardino County
			10	First-time homebuyer program	
			25	Rehab Loans w/ long term affordability restrictions	Big Bear Lake Improvement Agency
			5	Senior Repair Program	
Moderate	16	2		Subsidized Senior Housing	Redevelopment Housing Set-Aside
High	41	250		Single Family	Market
Total	102	324	55		379

The 73 low-income senior units produced between 1998 and 2000 meet the City's fair share obligation for very low and low-income units for 2000-2005. The market will provide new units for households earning incomes higher than 120% of the County median income. In order to meet the needs of households earning between 8% and 120% of County median income, the City has provided adequate sites zoned for multi-family construction. Although estimated construction costs are now \$91.90 per square foot, condominium or apartment units affordable to moderate-income households could be constructed on parcels zoned for multi-family development. These units could be made more affordable to moderate income households by first-time homebuyer programs offered by local banks using both private and public sector funds. There are also a number of vacant sites in an area of the City previously subdivided into small lots (2,500-5,000 square feet), which are available for development of entry-level housing units.

IX. FINANCIAL RESOURCES

Table 22
Financial Resources for Housing 2000 - 2005

Source	Annual Amount	Amount over Five Years
Big Bear Lake Improvement Agency	\$ 47,000 in 2001 77,000 in 2002 126,000 in 2003 157,000 in 2004 160,000 in 2005	\$ 567,000 in 5 years or 1.8 million bond in 2004-2005
CDBG--expended on services and service facilities	\$37,000	5 x \$37,000
San Bernardino County HOME funds	depends on applications from Big Bear residents	
San Bernardino County Mortgage Revenue Bond funds	depends on applications from Big Bear residents	
San Bernardino County ESG (spent on cold wet weather program)	0	0
State of California Program Funds, Department of Housing and Community Development		depends on annual allocation; up to \$650 million may be approved

NOTES

and Anderson Housing Element Department, Big Bear Lake Mountain Resort
The City of Big Bear Lake Department of Building and Safety
Contra Costa County of San Bernardino Department of Economic and Community Development
John F. Kelly, San Bernardino County Statistical Research
John F. Kelly, Housing Authority of the County of San Bernardino
John F. Kelly, San Bernardino County Human Services System
Caroline de Borch, San Bernardino County Community Services Department
John H. Kelly, Family Resource Center, Big Bear Lake
John H. Kelly, Light Industrial, Big Bear Lake
John F. Kelly, City of Big Bear Valley, Inc.
John F. Kelly, Operations and Maintenance, Big Bear Lake
John F. Kelly, Office Manager, California
John F. Kelly, Property Owner
Mountain Meadows Senior Housing Management Office

SOURCES

Janet Anderson, Human Resources Department, Big Bear Lake Mountain Resort
Phil Mosley, City of Big Bear Lake, Department of Building and Safety
Connie Chambers, County of San Bernardino Department of Economic and Community Development
Brian Pickering, San Bernardino County Statistical Research
Mary Potter, Housing Authority of the County of San Bernardino
Heidi Earls, San Bernardino County Human Services System
Caroline de Bevic, San Bernardino County Community Services Department
Susan Huskey, Family Resource Center, Big Bear Lake
Ken Hare, Eternal Light Ministries, Big Bear Lake
Janet Trott, DOVES of Big Bear Valley, Inc.
Donna French, Operation Breakthrough, Inc., Big Bear Lake
Social Security Office, Redlands, California
Craig Murray, Property Owner
Mountain Meadows Senior Housing, Management Office

APPENDIX

- A-1 Affordable Housing Programs
- A-2 General Plan Community Development Program Initiatives relating to single family and multi-family development

APPENDIX

A-1 Affordable Housing Programs

A-2 General Plan Community Design Element Policies relating to single family and multi-family development

APPENDIX 1 SCHEDULE 1

APPENDIX 1: SCHEDULE 1: WORKING PRACTICES FOR THE YEAR

The following table provides a summary of the working practices for the year 2019/20. The table is divided into two main sections: 'Working Practices' and 'Performance Indicators'. The 'Working Practices' section lists the various activities that will be undertaken during the year, including the development of new products, the improvement of existing products, and the provision of customer support. The 'Performance Indicators' section lists the key performance indicators (KPIs) that will be used to measure the success of the working practices. The KPIs are divided into three categories: 'Financial', 'Operational', and 'Customer Satisfaction'. The 'Financial' KPIs include 'Revenue', 'Profit', and 'Costs'. The 'Operational' KPIs include 'Production Volume', 'Quality', and 'Delivery Time'. The 'Customer Satisfaction' KPIs include 'Customer Satisfaction Score', 'Net Promoter Score', and 'Customer Retention Rate'.

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Working Practices

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Performance Indicators

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Customer Satisfaction

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Section 2: Product Development

The following table provides a summary of the working practices for the year 2019/20. The table is divided into two main sections: 'Working Practices' and 'Performance Indicators'. The 'Working Practices' section lists the various activities that will be undertaken during the year, including the development of new products, the improvement of existing products, and the provision of customer support. The 'Performance Indicators' section lists the key performance indicators (KPIs) that will be used to measure the success of the working practices. The KPIs are divided into three categories: 'Financial', 'Operational', and 'Customer Satisfaction'. The 'Financial' KPIs include 'Revenue', 'Profit', and 'Costs'. The 'Operational' KPIs include 'Production Volume', 'Quality', and 'Delivery Time'. The 'Customer Satisfaction' KPIs include 'Customer Satisfaction Score', 'Net Promoter Score', and 'Customer Retention Rate'.

APPENDIX 1

SAN BERNARDINO COUNTY AFFORDABLE HOUSING PROGRAMS

The San Bernardino County Housing Development Division administers four different programs housing programs including three that could be used to create or acquire affordable housing in the City of Big Bear Lake. The San Bernardino County Housing Authority administers the Section 8 Rental Assistance Program.

1. **Single Family Mortgage Revenue Bond Program**

This program serves eligible households throughout the County who are first time homebuyers. The program provides below-market loans at 7.29% to eligible households. Households apply directly to participating lenders who are listed on the County of San Bernardino web page at www.sbcounty.gov/ECD/HOUSING. Income limits change from year to year. In the year 2000, income limits are \$50,000 per year for a one to two-person family and \$57,500 per year for a three or more person family. Prices for homes may not exceed \$149,599 for a new house and \$160,249 for a resale house.

2. **Housing Assistance Program**

Households with incomes below 80% of the County median income may also be eligible for down payment and closing cost assistance through the County's Homeownership Assistance Program (HAP). Most of the participating lenders also process applications for the HAP program.

3. **Multi-family Mortgage Revenue Bond Program**

The Multi-Family Residential Rental Housing Revenue Bond Program assists developers of rental units by providing financing for acquisition and new construction or rehabilitation of multi-family housing developments. A specified number of the units must remain affordable to eligible households for a specified period.

4. **Senior Repair Program**

The Senior Home Repair Program serves homeowners 60+ years of age earning 80 percent or less of the area median income level established by HUD, or homeowners who are permanently disabled. This program provides a one-time grant in the form of labor and materials to help correct code violations and/or health and safety problems.

5. **Section 8 Rental Assistance Programs**

The Housing Authority of the County of San Bernardino provides Section 8 rental assistance vouchers under a number of programs including Shelter Plus Care for permanently disabled homeless persons. The agency has 7,000 vouchers. The waiting list, which was last opened in

1998, has 5,000 names. The agency is planning to open the waiting list sometime in the next 12 months.

NEW STATE FUNDS FOR HOUSING

California's legislature and governor have approved \$650 million for affordable housing including \$280 million for affordable rental housing, \$45 million for homeless, \$100 million for home ownership and \$110 million for incentives for localities to increase housing production. The California Department of Housing and Community Development (HCD) will periodically issue Notices of Funding Availability (NOFA's) to expend these funds on qualifying projects. These NOFA's and other information about state housing programs are posted on the HCD website at www.hcd.ca.gov.

APPENDIX 2

GENERAL PLAN POLICIES RELATING TO SINGLE FAMILY AND MULTI- FAMILY DEVELOPMENT

GOAL CD 6

Ensure a **functional and safe living environment** for all residents of Big Bear Lake.

Policy CD 6.1

Development in single family residential areas should ensure that each legally-created lot is buildable, that lots and buildings are designed to ensure ease of access, privacy, fire safety, and adequate parking, and that housing meets a minimum standard of construction, through conformance to applicable policies in this element in addition to the following measures:

- a. Adequate building setbacks should be required on residential lots to ensure privacy for each residence, while allowing for a reasonable building envelope on legal existing substandard lots.
- b. The creation of flag lots may be allowed only when it can be determined that each resulting lot will meet the minimum lot requirement of the zone exclusive of the “flag” portion of the lot; that creation of a flag lot is necessary to minimize site grading, preserve a natural feature or amenity or provide some other benefit; that the resulting lot configuration is not detrimental to the surrounding neighborhood; and that adequate emergency access may be provided to all resulting lots.
- c. Grading on single-family lots should not adversely impact adjacent residential lots through creation of visually obtrusive retaining walls, diversion of drainage onto adjacent lots, obstruction of solar access or other impact.
- d. For equestrian lots, adequate setbacks should be maintained for animal enclosures to avoid adversely impacting adjacent properties.
- e. The height and bulk of single family residences should be in proportion to the size of the lot; variances for setbacks and height should not be granted simply to allow construction of houses exceeding the floor area which can suitably be supported by the lot.
- f. Single family homes on sloping lots should conform to the natural grade through multiple levels or other means as appropriate; residential development on slopes over ten (10) percent will be subject to design review.
- g. All new single family residences, including manufactured homes and mobile homes, shall be constructed on a permanent foundation and shall use roofing and siding materials similar to and compatible with other residences in the neighborhood; use of eaves is strongly recommended, and at least one covered parking space should be provided.
- h. Second units on single-family lots, such as dependent housing units, should be constructed of the same materials and be similar in architecture and design to the primary unit.

- i. Colors used for homes within single family residential designations should conform to the color guidelines contained in this element.

Policy CD 6.2

Multiple family housing should provide a safe and pleasant living environment for residence and should be integrated with surrounding neighborhoods to enhance a sense of community, through conformance to applicable policies in this element in addition to the following measures:

- a. Parking areas should be designed so that vehicle headlights are screened from adjacent on-site or off-site residences, through use of landscaping, low profile walls, grade differential or a combination of these and other factors, as appropriate.
- b. Common open space areas should be placed so as to be visible from building entrances, windows of adjacent residences and public streets, to increase visibility for security purposes.
- c. Long, unbroken parking drives or large, undivided parking lots are discouraged in favor of dispersed parking courts placed near the units they serve. Parking spaces should be visible from and conveniently located near the units which use them.
- d. An adequate number of trash enclosures should be conveniently located throughout the development and should be constructed with a walk-in entrance as well as solid metal or wood gates for ease of use by all residents.
- e. A minimum of two means of ingress and egress should be provided, except for smaller projects where emergency access is determined to be adequate.
- f. For gated communities, adequate stacking room and parking stalls should be provided outside of the gates, to eliminate queuing of vehicles onto public streets. Internal stacking should not interfere with circulation on the site. Public safety officers should be granted access to gated communities.
- g. Dwelling units should be oriented to focus on good views.
- h. Drive aisles should be treated like a streetscape, with parkway trees and landscaping provided.
- i. Private open spaces provided for individual units should be contiguous to the units they serve and screened from public views.
- j. Common use areas should be located for residents' safety and convenience; for example, laundry areas should be located near children's play areas, to provide for visibility by caretakers.

RESOLUTION NO. 2002-07

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF BIG BEAR LAKE, COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ADOPTING THE 2000-2005 GENERAL PLAN HOUSING ELEMENT (GENERAL PLAN AMENDMENT 2001-208) AND RELATED NEGATIVE DECLARATION, APPLICABLE TO PROPERTIES CITYWIDE

A. RECITALS

- (i) Pursuant to Section 65588 of the State Planning and Zoning Law (Division 1 of Title 7 of the California Government Code), Housing Elements shall be revised at least every five years to evaluate the following:
 1. The appropriateness of the housing goals, objectives, policies and programs in contributing to the attaining of the state housing goal; and
 2. The effectiveness of the housing element in attainment of the community's housing goals and objectives; and
 3. The progress of the city in implementation of the housing element.
- (ii) The City of Big Bear Lake has contracted with the consulting firm of Karin Pally Associates under the direction of the Planning Division of the City of Big Bear Lake to prepare an update of the City's General Plan Housing Element in accordance with Government Code Section 65588. The draft 2000-2005 Housing Element, attached as Exhibit A, applies to properties city-wide, and consists of the identification and analysis of existing and projected housing needs, a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvements, and development of housing. The draft Element establishes goals, objectives, policies and programs for the 2000-2005 planning period that address the anticipated housing needs of City residents. The primary objectives of the Housing Element are to ensure the provision of adequate and affordable housing for City residents of all income levels and to identify and accommodate segments of the City population with special housing needs.
- (iii) The draft Element (General Plan Amendment 2001-208) represents an amendment to the City's General Plan, which was adopted on August 23, 1999, pursuant to Section 65300 of the State Planning and Zoning Law to provide comprehensive, long-range planning guidelines for future growth and development which incorporates the following eight elements: Land Use; Circulation; Environmental Resources; Environmental Hazards; Noise; Open Space, Parks and Recreation; Public Services and Facilities; and Community Design.

- (iv) Pursuant to Section 65358 of the State Planning and Zoning Law (Division 1, Title 7 of the California Government Code) the City may amend all or part of an adopted General Plan if it is found to be in the public interest.
- (v) A Regional Housing Needs Assessment (RHNA) was prepared by the Southern California Association of Governments (SCAG), for the Southern California region, including Big Bear Lake, to determine the City's fair share of the region's housing needs. The RHNA is part of a statewide mandate to address housing issues that are related to future growth. The Housing Element has been prepared in accordance with the RHNA, as required by law.
- (vi) On November 9, 2001, October 29, 2001, and January 14, 2002, the draft Element was submitted to the State of California Department of Housing and Community Development (HCD) for the purpose of HCD's review of the Element in relation to state law. HCD provided written recommendations to the City, and these recommendations were subsequently addressed in the draft housing element for consideration by the City Council.
- (vii) An environmental initial study was prepared pursuant to the California Environmental Quality Act (CEQA), which was made available for public review for a period of 20 days, from December 21, 2001 to January 9, 2002. The initial study determined that the project would not have a significant impact on the environment.
- (viii) On August 30, 2000, the Planning Commission conducted a public workshop on the draft Element, and the City Council and Planning Commission conducted a subsequent joint public workshop on November 13, 2001. These workshops were advertised in the local newspaper and advisory notices were sent to service organizations within the community and those persons expressing interest in the project.
- (ix) On January 16, 2002, the Planning Commission of the City of Big Bear Lake conducted a duly noticed public hearing on the proposed Housing Element and voted 5-0 to adopt Resolution No. PC 2002-03, recommending that the City Council adopt the 2000-2005 Housing Element.
- (x) On February 11, 2002, the City Council conducted a duly noticed public hearing on the project at Hofert Hall, 39707 Big Bear Boulevard and concluded said hearing on that date.
- (xi) All legal prerequisites to the adoption of this Resolution have occurred.

B. RESOLUTION

NOW THEREFORE, it is hereby found, determined, and resolved by the City Council of the City of Big Bear Lake, as follows:

1. The City Council hereby specifically finds that all of the facts set forth in the Recitals, Part A of this Resolution are true and correct.
2. The City Council hereby finds that the proposed Negative Declaration and prepared in connection with the project has been reviewed and considered and reflects the independent judgment of this City Council, and that there is substantial evidence, based upon the initial study prepared for the proposed project that the project will not have a significant effect on the environment.
3. Based on substantial evidence presented to the City Council during the February 11, 2002, public hearing, including public testimony and written and oral staff reports, the City Council specifically finds as follows with regard to the 2000-2005 Housing Element (General Plan Amendment 2001—208):
 - a. The proposed amendment is consistent with the intent of the General Plan to allow for ongoing review and revision to ensure continued effectiveness of the General Plan because the proposed amendment will complete the City's General Plan, which is mandated by state law to include a Housing Element. The draft element has been prepared to be consistent with other elements of the General Plan as follows:
 - (1) The Housing Element is compatible with the Land Use Element and Map, which is the basis for the identification of adequate residential sites in the Housing Element. The Element contains programs that promote Land Use Element Goal 3 the to provide for the development of housing opportunities to meet the long term needs of permanent and part time residents of all demographic and economic segments of the population; and Policy L 3.7 to support the provision of affordable housing in the City and provide incentives for development; and
 - (2) The Housing Element is consistent with the Circulation Element because, as evidenced in that Element and the Circulation Map, there is sufficient road capacity to serve residentially zoned land within the City. The Housing Element is supported by the Circulation Element to ensure a cohesive land use pattern that is achieved through adequate circulation;
 - (3) The Housing Element is consistent with the Public Services Element because infrastructure is readily available to serve all residentially zoned

properties within the City. The Housing Element is in conformance with this element with respect to potential population growth because fire and law enforcement services have been planned for build-out of the City;

- (4) The Housing Element is consistent with the Noise Element because residential uses and residents will be protected from significant noise levels through implementation of the Noise Element which prohibits noise sources from emitting adverse noise levels over 55 CNEL (dba), when adjacent to residential uses;
 - (5) The Housing Element is consistent with the Open Space, Parks and Recreation Element, because this element plans for provision of adequate recreational facilities to meet future needs of the resident population. Several policies with this Element encourage the coordinate with other recreational entities and private developers to ensure that additional recreational amenities are constructed to support build-out of residential land uses of the General Plan; and
 - (6) The Housing Element is consistent with the Environmental Hazards Element because the Housing Element establishes programs to promote the development of residential units on land designation for residential uses on the Land Use Map, which was prepared in consideration of existing environmental hazards. This Element identifies hazards relating to geology, hydrology, and toxic materials and contains goals, policies and programs to protect persons, residences and properties from these hazards;
 - (7) The Housing Element is consistent with the Environmental Resources Element because this Element identifies potential biological, cultural, water, air and mineral resources and develops programs to ensure that residential uses are developed in a manner that complements these natural resources;
 - (8) The Housing Element is in conformance with the Community Design Element because the design guidelines for residential uses set forth in that Element will ensure that housing is safe, healthful, and creates a pleasant living environment; and
- b. The Element is consistent with the Five-Year Implementation Plan of the Big Bear Lake Improvement Agency because the proposed Element provides for the establishment of programs to assist in the implementation of the Improvement Agency's housing goals.

- c. It is in the public's interest to revise the General Plan to adopt a Housing Element for the following reasons:
- (1) The city is mandated by state law to adopt a General Plan Housing Element that establishes goals, policies and programs, which must be updated every five years thereafter; and
 - (2) The City wishes to adopt ensure adequate, safe and affordable housing opportunities for all segments of the community; and
 - (3) The adoption and subsequent certification of the Housing Element will provide the City ability to apply for federal, state, and local housing monies to assist in the implementation of the Element.
- d. Adoption of this General Plan Amendment will not be in conflict with Section 65358 (b) of the Government Code relating to the number of amendments permitted per year, because this amendment is the first amendment of 2002.
4. Based on the findings and conclusions set forth in paragraphs 1, 2, and 3 above, this City Council hereby adopts this resolution adopting the Negative Declaration prepared for the project and adopting the 2000-2005 Housing Element (General Plan Amendment 2001-208), attached hereto as Exhibit A.
5. The City Clerk of the City of Big Bear Lake shall certify to the adoption of this Resolution.

PASSED, APPROVED AND ADOPTED this 11th day of February.

AYES:	Cortez, Harris, Hertzmann, Mellen, Mulvihill
NOES:	None
ABSENT:	None
ABSTAIN:	None

February 11, 2002

Date

Mary P. Cortez
Mary P. Cortez, Mayor

ATTEST:

Katherine E. Jefferies
Katherine E. Jefferies, CMC
City Clerk



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Resolution No. 2002-07

STATE OF CALIFORNIA)
COUNTY OF SAN BERNARDINO) ss
CITY OF BIG BEAR LAKE)

I, Katherine E. Jefferies, City Clerk of the City of Big Bear Lake, California, do hereby certify that the whole number of the City Council of the said City is five; that the foregoing Resolution, being Resolution No. 2002-07 was duly passed and adopted by the said City Council and attested by the City Clerk of said City, all at a regular meeting of the said City held on the 11th day of February 2002, and that the same was so passed and adopted by the following vote:

AYES:	Cortez, Harris, Hertzmann, Mellen, Mulvihill
NOES:	None
ABSENT:	None
ABSTAIN:	None

Witness my hand and the official seal of said City this 11th day of February, 2002.

Katherine E. Jefferies
Katherine E. Jefferies
City Clerk